

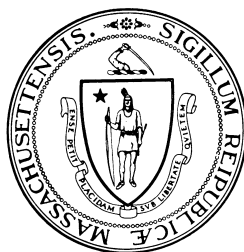


# Access to Health Care in Massachusetts

A Catalog of Health Care Programs  
for Uninsured and Underinsured Individuals  
Third Edition

May 2004

Massachusetts Division of Health Care Finance and Policy  
Executive Office of Health and Human Services



Mitt Romney, Governor  
Commonwealth of Massachusetts

Ronald Preston, Secretary  
Executive Office of Health and Human Services

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The publication of this catalog by the Division of Health Care Finance and Policy (DHCFP) is mandated by M.G.L. c. 118G, § 18(k), which requires that:

“The division shall compile and maintain a catalog of program information for all programs of health care coverage for low income persons including those sponsored by public and private organizations. The catalog shall include, at a minimum, eligibility criteria, benefits and services offered, enrollment procedures and information necessary for contact and follow up.”

Access to Health Care in Massachusetts was researched and produced by the staff of the Division of Health Care Finance and Policy. The Division is solely responsible for its content and distribution. The Division would also like to thank the many other people from other agencies and organizations who contributed to this project by reviewing individual program descriptions for content and accuracy.

Note: The information in this catalog is current as of April 2004, but is subject to change at any time. To obtain the most up-to-date information, contact programs directly using the contact information provided in each program description.

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\* The Commonwealth of Massachusetts has initiated a web-portalization project. Web site addresses for state agencies are subject to change. If you encounter an obsolete web address, please use [www.mass.gov](http://www.mass.gov) to access information.

# A Word About the Division

The Division of Health Care Finance and Policy is responsible for collecting, analyzing, and disseminating information on the delivery of health care in Massachusetts; setting rates of payment for health services purchases by the Commonwealth; administering the Uncompensated Care Pool, the fund that reimburses hospitals and community health centers for services provided to underinsured individuals; and overseeing the state's Qualifying Student Health Insurance Program, a state-mandated health insurance plan that requires all institutions of higher learning to provide health insurance for their students. The Division is also responsible for studying the cost and accessibility of health insurance for all residents.

The effectiveness of the health care system depends in part upon the availability of information. In order for this system to function properly, purchasers must have accurate and useful information about quality, pricing, supply and available alternatives. Providers need information on the productivity and efficiency of their business operations to develop strategies to improve the effectiveness of the services they deliver. State policy makers need to be advised of the present health care environment, as they consider where policy investigation or action may be appropriate.

As part of its health care information program, the Division publishes reports that focus on various health care policy and market issues.

## Mission

To improve the delivery and financing of health care by providing information, developing policies, and promoting efficiencies that benefit the people of Massachusetts. Agency goals:

- Assure the availability of relevant health care delivery system data to meet the needs of health care purchasers, providers, consumers and policy makers
- Advise and inform decision makers in the development of effective health care policies
- Develop health care pricing strategies that support the cost effective procurement of high quality services for public beneficiaries
- Improve access to health care for low-income uninsured and underinsured residents.





# Introduction

This catalog has been written for hospitals, community health centers, other providers, and outreach workers, and it is intended to help them refer individuals to the most comprehensive health care programs for which they qualify. Navigating this network of programs is very complex. Appendix D on page 155 contains a list of organizations that may help consumers understand and access available health care programs.

Included in this catalog are descriptions of programs for low-income children, low-income adults, unemployed adults, disabled individuals, and the elderly population. Also included are programs targeted to specific conditions such as AIDS, specific populations such as fishermen and students, and programs that assist people with the cost of health insurance premiums. There are also sections on specific services such as prescription drugs and dental care. Please contact the Division with any comments or suggestions.

The catalog is divided into seven sections which contain information on 86 health care programs. The appendices contain information on the federal poverty income guidelines (sometimes called the Federal Poverty Level, and referred to throughout this document as “FPL”); information on the services covered by MassHealth; lists of community health centers and local Social Security Administration offices; and resources and referrals to other programs, advocacy groups, and public agencies. Finally, the catalog contains four indices intended to help professionals identify which programs an individual may be eligible for based on his or her age, income, and qualifying characteristics.

## Program Sections

The program sections are as follows:

### *Executive Office of Health and Human Services, Office of Medicaid*

Executive Office of Health and Human Services, Office of Medicaid, administers MassHealth and other Massachusetts Medicaid insurance programs for low- and medium-income individuals. These programs target children, adults with children, adults without children, adults working for small employers, pregnant women, unemployed individuals, disabled individuals, frail elderly and elderly people on limited incomes, and people needing long-term care.

Two of the MassHealth programs — the Children’s Medical Security Plan (CMSP), which provides primary and preventive health care to children who are not eligible for other Medicaid programs (except MassHealth Limited) and Healthy Start, which provides prenatal care to low-income pregnant women who are not eligible for other Medicaid programs (except MassHealth Limited) — are jointly administered with the Department of Public Health (it is anticipated that MassHealth will assume full responsibility for these programs after July 2004).

Through a standard application form, MassHealth determines which program offers an individual the most comprehensive benefits for his or her personal situation. Some programs provide coverage retroactive to ten days before the date MassHealth received the application. Others require participation in health maintenance organizations. Individuals who are not satisfied with decisions made by MassHealth may appeal.

### *Department of Public Health*

The Department of Public Health (DPH) is responsible for monitoring the overall performance of the public health system in Massachusetts. DPH also provides funds for public health programs and services, thus ensuring that essential health services are provided at the community level. This catalog includes only DPH programs that pay for

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direct health care services. It does not include descriptions of DPH programs that support the infrastructure of agencies providing direct health care services. DPH programs are targeted to specific conditions and/or hard-to-reach or particularly needy populations. Most DPH programs are offered at multiple sites statewide. Lists of sites are available by contacting individual programs.

### ***Insurance Programs***

The Department of Public Health administers CenterCare, a managed care program for adults who do not qualify for MassHealth (except MassHealth Limited), for services provided at community health centers.

### ***Targeted Programs***

The DPH programs included in this section provide specialized direct health care services. Programs targeted at children include the Early Intervention Program, the Growth and Nutrition Program, School-Based Health Centers, the Children's Special Medical Fund, and the Universal Newborn Hearing Screening Program, among others. Programs available to both adults and children include those that provide services related to AIDS, STDs and tuberculosis, as well as programs focusing on substance abuse. Breast cancer, cervical cancer, and prostate cancer screening programs are also included.

### ***Medicare***

The Medicare section includes a description of the original fee-for-service program, Medigap (supplemental insurance), and managed care programs, and a list of resources that may be consulted for the most current Medicare information. Because of the rapidly changing structure of the Medicare industry at both the national and the state levels, consumers are encouraged to stay abreast of current developments by making use of the suggested resources.

### ***Other State, Federal, and Private Health Care Programs***

Either the state or federal government funds most programs in this section. However, some programs are operated by private nonprofit entities. Programs included in this section include those that provide one or more of the following services: assist people in paying premiums; mandate that individuals be allowed to continue their group insurance policies; focus on special groups such as fishermen, students, veterans, violent crime victims, and persons with AIDS; assist people in obtaining hearing aids or eyeglasses; and help hospitals and community health centers finance the cost of providing care to low-income uninsured and underinsured individuals.

### ***Pharmacy***

This section includes descriptions of local, state, and private efforts to address the pharmaceutical needs of low-income people. Programs described here are primarily directed at the elderly, persons with AIDS, very low-income (below 100% of the federal poverty income guidelines) individuals, and persons with rare diseases.

### ***Dental***

This section includes a statewide program that assists individuals in locating dentists who provide reduced fee services, as well as some specialized dental programs. Lists of schools of dental hygiene and dental medicine are also included.

### ***Selected Local Programs***

This section includes descriptions of nonprofit health agencies operating in several geographic areas throughout the state. These health agencies both assist people with insurance and organize local physicians and specialists to provide health care services to low-income individuals. Several free clinics are also included in this section.

## **Using this Guide**

Some notes for using this guide:

- Only the programs can actually determine an applicant's eligibility. This catalog provides enough information to screen people for those programs for which they may be eligible, but it is not intended to be an eligibility determination handbook and should not be used as one.

- Most programs use an income test based on the federal poverty income guidelines. These are published annually by the federal government, usually in the spring. See Appendix A on page 137 for the current guidelines.
- Programs do not have an asset test unless specifically noted in the program summary.
- The information in this catalog is current as of April 2004, but is subject to change at any time. To obtain the most up-to-date information, contact programs directly using the contact information provided in each program description.

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# Guidelines for Eligibility Screening

This catalog contains a wealth of information on the many programs available to uninsured and underinsured people who live in Massachusetts. Finding the best program for a particular individual can be a challenge. This section contains some guidelines that are intended to help with this task. When screening individuals for potential eligibility for health care programs that may pay for all or part of their care, providers and other benefits counselors should keep the following points in mind.

## **1. Individuals should be referred to the most comprehensive program first.**

MassHealth programs offer the most comprehensive benefits. Individuals whose family income is below 200% of the federal poverty income guidelines (sometimes called the Federal Poverty Level, and referred to throughout this document as “FPL”) may qualify for MassHealth. All children and adults should first be evaluated for eligibility for one of the many MassHealth programs. If they are not eligible for MassHealth, individuals should be referred to the next most comprehensive program or combination of programs. For example, a child who is not eligible for MassHealth (except MassHealth Limited) will be referred for enrollment in the Children’s Medical Security Plan (CMSP), which will cover his or her primary and preventive care needs. Referral for enrollment to CMSP and Healthy Start is a function of the MassHealth eligibility system; all individuals not eligible for a more comprehensive MassHealth program are automatically referred.

Each individual should be evaluated to determine his or her eligibility for any of the programs offered by the Department of Public Health, for those in the Other State, Federal, and Private Programs section, and for the health care access programs and free clinics described in the Selected Local Programs section. The Dental and Pharmacy programs should also be reviewed for people requiring dental care or assistance with paying for medications.

## **2. Individuals may enroll in more than one program.**

Individuals may be eligible to enroll in more than one program. Below are a few examples of situations in which an individual might benefit from enrolling in more than one program.

- A person on Social Security Disability Insurance (SSDI) must wait 24 months before being eligible for Medicare. During this time period, the individual may be eligible to enroll in MassHealth CommonHealth. Depending on his or her income, the individual may continue to qualify for MassHealth CommonHealth, even after Medicare coverage begins for those services not covered by Medicare.
- An elderly Medicare recipient who is financially eligible (less than 175% FPL) may qualify for benefits under MassHealth. MassHealth may pay for services not covered by Medicare, including the costs of premiums, copayments, and prescription drugs. People on Medicare may also qualify for free care at hospitals and community health centers for medically necessary services not covered by Medicare.
- A child enrolled in CMSP receives primary and preventive ambulatory care as part of his or her coverage. The Uncompensated Care Pool pays for medically necessary inpatient and outpatient services not reimburs-

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able by CMSP for those CMSP individuals who are below 400% FPL. Similarly, an adult enrolled in Center-Care receives primary care at community health centers, and the Uncompensated Care Pool pays for any medically necessary inpatient services the patient may need.

- The Massachusetts Insurance Connection (MIC) is designed to help people with AIDS continue to participate in their COBRA coverage until their Medicare coverage begins. Once Medicare coverage begins, these people may continue to receive MIC program benefits to help pay for a Medigap policy.

Individuals should be aware that many programs have policies requiring that all other health insurance benefits be utilized before enrollment is allowed. For example, DPH programs may require that individuals use private health insurance benefits, including coverage by MassHealth, before they use DPH-funded services. The Uncompensated Care Pool is the Commonwealth's payer of last resort, and requires both payers and providers to access all other sources of funding that might pay for all or part of a patient's care before using free care to pay for services.

### **3. Individuals who do not meet federal poverty income guidelines for one program may meet them for another because programs may calculate family income and family size differently.**

Many programs use the federal poverty income guidelines to evaluate whether an individual or family qualifies for a particular program (see Appendix A on page 137). These guidelines are updated annually. When calculating eligibility, a person's monthly or annual income, adjusted for family size, is compared to the federal poverty income guidelines. If the family income is at or below the specified level for a particular program, the applicant may qualify for that program. However, the method used to calculate income and family size may vary from program to program.

For example, rental income received is generally included in the calculation of total income. However, one program may count rental income minus mortgage and insurance payments, while another program may count rental income minus mortgage payments, insurance payments, utility payments, and maintenance costs. The same person applying for both programs will have a lower total income according to the second program than the first program.

Programs may also determine family size differently. For example, one program may not include an 18-year-old in the family when calculating eligibility, even if he or she lives with one or both parents, because he or she is no longer a minor. Another program may count all children under age 19 as members of the family.

Programs may also use different income standards based on the federal poverty income guidelines. Several examples are included in Appendix A on page 137.

Users of this catalog should be careful not to make assumptions about whether or not a person qualifies for a particular program based on a quick review of an applicant's income and family information. Each program should be contacted directly to verify factors used to calculate income and family size.

### **4. Immigration status may affect an applicant's ability to enroll in certain programs.**

Many programs have rules regarding immigration status. For example, a legal resident of a particular age or income category may qualify for a more comprehensive program than someone in the same age and income category with a less permanent immigration status.

Programs also have varying policies regarding the verification of immigration status and the sharing of information with the Immigration and Naturalization Service (INS). Enrollment in some programs may require actual verification of immigration status with the INS. Enrollment in other programs may only require that the individual show proof of immigration, not verification. Many agencies clearly state that their programs do not share information with the INS; these programs include, but are not limited to, most DPH programs and the Uncompensated Care Pool. However, individuals applying for these programs must be residents of Massachusetts, which means that the applicant must show proof that he or she lives in Massachusetts and intends to stay indefinitely. All Massachusetts residents who meet the financial and categorical requirements of MassHealth are, at a minimum, eligible for MassHealth Limited, regardless of their immigration status.

Immigrants enrolling in a publicly funded health care program may be concerned about being considered a “public charge.” However, in May 1999, the U.S. government issued new public charge guidelines that outlined the conditions under which an immigrant receiving public benefits is considered a public charge. In Massachusetts, use of MassHealth, the Children’s Medical Security Plan, Healthy Start, CenterCare, WIC (Women, Infants, and Children), free care, or other health care benefits by immigrants or their family members does not make them a public charge. The only exception to this is if MassHealth or other government funds are used to pay for long-term care (such as a nursing home or other institutionalized care). For more information about immigration status, contact the Massachusetts Immigrant and Refugee Advocacy (MIRA) Coalition at 617-350-5480 or visit their web site at [www.miracoalition.org](http://www.miracoalition.org). Referrals and Resources at the end of this catalog also list additional sources of information on immigration policy.

### **5. Individuals receiving other public assistance benefits may automatically qualify for insurance.**

Low-income individuals often qualify for federal or state cash assistance programs. Enrollment in one of the following programs may automatically qualify an individual for a publicly funded health insurance program:

Supplemental Security Income (SSI) is a needs-based cash assistance program for blind, elderly, and disabled people who have limited income and assets. SSI recipients receive a monthly check to supplement their income. Individuals who receive even \$1 in monthly SSI benefits automatically qualify for MassHealth Standard health insurance coverage. To apply for SSI benefits, contact the Social Security Administration at 800-772-1213, TTY: 800-325-0778, visit their web site at [www.ssa.gov](http://www.ssa.gov), or call a local Social Security Administration office (see Appendix E on page 163).

Social Security Disability Insurance (SSDI) provides monthly payments to disabled individuals who have paid into the Social Security system through their employment taxes. The amount of the monthly payment depends on past earnings. Individuals who receive SSDI are eligible for Medicare after 24 months. Individuals that meet MassHealth financial eligibility guidelines may be able to receive MassHealth benefits while they are waiting for their Medicare benefits to begin. After their Medicare benefits begin, they may continue to receive MassHealth for services not covered by Medicare if they meet the financial eligibility requirements. For more information, contact the Social Security Administration at 800-772-1213, TTY: 800-325-0778, or visit their web site at [www.ssa.gov](http://www.ssa.gov).

Emergency Aid to Elderly, Disabled and Children (EAEDC) is a state program administered through the Department of Transitional Assistance (DTA). EAEDC provides cash assistance and health care coverage to low-income people who have a disability that is expected to last at least 60 days and substantially reduces their ability to work. High school students under age 21 are also eligible for EAEDC. An individual may also qualify for EAEDC if he or she is caring for someone who is disabled. If a person has no income and has applied for SSI or SSDI benefits, he or she may receive EAEDC benefits while waiting for the Social Security Administration to make a determination. Individuals on EAEDC automatically get MassHealth Basic. For more information on how to apply, contact the DTA at 800-249-2007 or visit their web site at [www.mass.gov/dta](http://www.mass.gov/dta).\*

Transitional Assistance to Families with Dependent Children (TAFDC) provides cash assistance and health care coverage to low-income single-parent families with minor children or two-parent families with minor children if one of the parents is unemployed or disabled. Certain pregnant women with no children are also eligible for this program. Individuals on TAFDC automatically qualify for MassHealth Standard. For more information on how to apply for TAFDC contact the DTA at 800-249-2007 or visit their web site at [www.mass.gov/dta](http://www.mass.gov/dta).\*

### **6. Individuals may appeal an unfavorable decision.**

Many programs have formal appeals processes for individuals who are denied either participation in the program or a particular service offered by the program. Individuals should contact the individual program and ask for information about the appeals process. When making an appeal, individuals must be as specific as possible. They should state the problem clearly; keep copies of all correspondence, forms, and documentation submitted; and keep track of dates and names of people with whom they have had conversations concerning their situation.

In some instances, individuals may wish to contact an attorney. Legal service centers assist low-income people in filing appeals. A list of legal service centers is included in Appendix D on page 155. Generally, an individual must

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have a family income equal to or less than 125% of the federal poverty income guidelines to receive assistance from one of these centers. Some centers receive funding that allows them to assist people with income up to 187% FPL. Elderly people may receive services regardless of income. Elderly people with questions about Medicare may wish to consult the Medicare Advocacy Project for help at 800-323-3205, TDD: 617-371-1228, or visit their web site at [www.gbls.org/map](http://www.gbls.org/map).

**7. Individuals may be eligible to receive other services such as mental health services, free immunizations, and free screenings for various conditions.**

These programs are often best learned about by contacting local agencies directly.

***Mental Health Services***

- Contact the Department of Mental Health for information about mental health services at 617-626-8000, (TTY: 617-727-9842) or visit their web site at [www.mass.gov/dmh](http://www.mass.gov/dmh).\*
- Youth and family service departments at the local (city and town government) level also may provide short-term mental health services for residents.

***Immunizations and Free Screenings***

- Free immunizations and flu shots, as well as free screenings for a variety of conditions, such as high blood pressure, diabetes, and cholesterol, may be available at various locations including local Councils on Aging, local Boards of Health, and area hospitals.
- Other state agencies such as the Department of Mental Retardation, the Massachusetts Commission on the Blind, the Massachusetts Rehabilitation Commission, and the Massachusetts Commission for the Deaf and Hard of Hearing may have additional information about health care benefits available to the populations they serve. Below is the contact information for each of these agencies:
  - Department of Mental Retardation: 617-727-5608 (TTY: 617-624-7783), or on the Internet at [www.mass.gov/dmr](http://www.mass.gov/dmr) \*
  - Massachusetts Commission for the Blind: 617-727-5550, (TTY: 617-624-7783), or on the Internet at [www.mass.gov/mcb](http://www.mass.gov/mcb) \*
  - Massachusetts Rehabilitation Commission: Voice or TTY: 800-245-6543 or 617-204-3600, or on the Internet at [www.mass.gov/mrc](http://www.mass.gov/mrc) \*
  - Massachusetts Commission for the Deaf and Hard of Hearing: 617-740-1600 or 800-882-1155, (TTY: 617-740-1700 or 800-530-7570), or on the Internet at [www.mass.gov/mcdhh](http://www.mass.gov/mcdhh) \*

\* The Commonwealth of Massachusetts has initiated a web-portalization project. Web site addresses for state agencies are subject to change. If you encounter an obsolete web address, please use [www.mass.gov](http://www.mass.gov) to access information.



# Executive Office of Health and Human Services: Office of Medicaid

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# MassHealth Standard

MassHealth Standard is the most comprehensive MassHealth program. It provides a full range of health care benefits, with some limitations.

## Eligibility

To be eligible for MassHealth Standard, a person must fall into one of the following categories and associated income levels:

Category	Income Requirements	Asset Limits
Pregnant women	Less than or equal to 200% FPL	None
Children under age 1	Less than or equal to 200% FPL	None
Children ages 1-18 (inclusive)	Less than or equal to 150% FPL	None
Children in foster care	Automatically enrolled	None
Parents of children under age 19	Less than or equal to 133% FPL	None
Disabled adults (19-64)	Less than or equal to 133% FPL	None
Refugees ages 18-64 (inclusive)*	Less than or equal to 100% FPL	Less than \$2,000 per individual Less than \$3,000 per couple
Individuals ages 65+**	Less than or equal to 100% FPL	Less than \$2,000 per individual Less than \$3,000 per couple
SSI recipients	Automatically eligible	Automatically eligible
Former SSI recipients who lost SSI Eligibility due to Social Security COLA	Automatically referred	Less than \$2,000 per individual Less than \$3,000 per couple
Disabled adult children formerly on SSI (at least age 18)	Automatically referred	Automatically referred

\* The Massachusetts Office for Refugees and Immigrants is responsible for determining whether refugees qualify for services under the Refugee Resettlement Program. Refugees are eligible to receive MassHealth Standard for an eight-month period beginning with the date of entry into the US. A refugee who has been in the country for eight months is no longer eligible for MassHealth Standard. He or she may still be eligible for MassHealth Limited.

\*\* Individuals whose income, assets, or both exceed the above may become eligible by meeting a deductible, reducing their assets, or both.

## Benefits/Covered Services

MassHealth Standard covers the following services (there may be some limits):

- Inpatient hospital services
- Outpatient services: hospitals, clinics, doctors, dentists (limited coverage for adults), family planning, and home health care

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- Medical services: lab tests, X-rays, therapies, pharmacy services, dental services (limited coverage for adults), eyeglasses (children only), hearing aids, medical equipment/supplies, adult day health, and adult foster care
  - Mental health and substance abuse services: inpatient and outpatient
  - Well-child screenings (for children under age 21), including medical, vision, dental, and hearing tests, as well as shots and prescription and nonprescription drugs
  - For disabled adults who also get Medicare Part B: payment of the Medicare premium, coinsurance, and deductibles
  - For individuals, ages 65+, who are also entitled to hospital benefits under Medicare Part A, payment of Medicare Part B premiums; payment of Medicare Part A premiums; deductibles and coinsurance amounts under Medicare Parts A and B
  - Transportation services.

A more detailed description of the services covered appears in Appendix B on page 141.

## How to Apply

Individuals ages 0-64 contact:	Call a MassHealth Enrollment Center at 888-665-9993 (TTY: 888-665-9997) to request a Medical Benefit Request (MBR)
Submit completed application to:	MassHealth Enrollment Center Central Processing Unit P.O. Box 290794 Charlestown, MA 02129-0214
Individuals 65+ contact:	Call a MassHealth Enrollment Center at 888-665-9993 (TTY: 888-665-9997) to request a Universal Application for Medical Benefits for persons 65 and over

Submit completed application to the closest MassHealth Enrollment Center:

MassHealth Enrollment Center (Revere) 300 Ocean Avenue Suite 4000 Revere, MA 02151 800-322-1448	MassHealth Enrollment Center (Taunton) 21A Spring Street Taunton, MA 02780 800-242-1340
MassHealth Enrollment Center (Springfield) 333 Bridge Street Springfield, MA 01103 800-332-5545	MassHealth Enrollment Center (Tewksbury) 367 East Street Tewksbury, MA 01876 800-408-1253

Individuals of any age who reside or wish to reside in a long-term care facility must complete a Long-term Care Application. For help completing the application forms, call the MassHealth Customer Service Center at 800-841-2900 (TTY: 800-497-4648).

Other application sites:                      Application forms may also be requested from and submitted to hospitals, CHCs, and community agencies.

Note: The information in this catalog is current as of April 2004, but is subject to change at any time. To obtain the most up-to-date information, contact programs directly using the contact information provided in each program description.

# MassHealth CommonHealth

MassHealth CommonHealth offers health care benefits to disabled adults and disabled children whose income exceeds the maximum amount for MassHealth Standard. Benefits offered are similar to those offered under MassHealth Standard. There is no income limit for MassHealth CommonHealth. However, members pay monthly premiums that are based on their monthly income before taxes and deductions, family size, and whether they have other health insurance. Additionally, non-working disabled adults whose income is too high to qualify for MassHealth Standard may be required to pay a one-time deductible before being approved for MassHealth CommonHealth. Individuals who qualify for federal Qualified Disabled and Working Individual (QDWI) status may also receive benefits under MassHealth CommonHealth. Individuals qualify for QDWI if they are financially eligible and lost their Medicare Part A benefits due to their return to work.

## Eligibility

Category	Income Requirements	Asset Limits
Disabled children under age 19	Income must exceed 150% FPL	None
Disabled persons ages 19-64 who: <ul style="list-style-type: none"> <li>• Work 40 hours or more a month</li> <li>• Do not work, or if working meet certain state and federal rules</li> </ul>	None	None
QDWI status (eligible for Medicare Part A)	Less than or equal to 200%FPL	Yes (resources must not exceed 2x the limit for SSI eligibility; \$4000/individual, \$6000/couple)

## Benefits/Covered Services

MassHealth CommonHealth covers the following services (there may be some limits):

- Inpatient hospital services
- Outpatient services: hospitals, clinics, doctors, dentists (limited coverage for adults), family planning, and home-health care
- Medical services: lab tests, X-rays, therapies, pharmacy services, dental services (limited coverage for adults), eyeglasses (children only), hearing aids, and medical equipment and supplies
- Mental health and substance abuse services: inpatient and outpatient
- Well-child screenings for children under the age of 21 including medical, vision, dental, and hearing tests, as well as shots, and prescription and nonprescription drugs
- Transportation services

## How to Apply

Contact:	Call the MassHealth Enrollment Center at 888-665-9993 (TTY: 888-665-9997) and request a Medical Benefit Request (MBR). For help with the MBR call a MassHealth Customer Service Center 800-841-2900 (TTY: 800-497-4648)
Submit completed application to:	MassHealth Enrollment Center Central Processing Unit P.O. Box 290794 Charlestown, MA 02129-0214
Other application sites:	Medical Benefit Request forms may also be requested from and submitted to hospitals, CHCs, and community agencies

Note: The information in this catalog is current as of April 2004, but is subject to change at any time. To obtain the most up-to-date information, contact programs directly using the contact information provided in each program description.

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## MassHealth Family Assistance (for children)

This program offers coverage to children who do not qualify for MassHealth Standard or MassHealth Common-Health. It is a less comprehensive program than MassHealth Standard. MassHealth Family Assistance provides coverage in two ways:

- If a family has access to health insurance from an employer, MassHealth Family Assistance will pay part of the family's health insurance premiums on behalf of the children
- If a family does not have access to a private health insurance plan, MassHealth Family Assistance allows the family to enroll the children in a health plan through MassHealth.

### Eligibility

Category	Income Requirements	Asset Limits
Children, ages 1 through 18	Family income: 150%-200% FPL	None

To qualify for the premium assistance portion, a child's family must have access to insurance from either a small or large employer. The employer must also:

- Pay at least 50% of the health insurance premium
- Subscribe to an insurance plan that meets a Basic Benefit Level as defined by MassHealth (comprehensive in nature and comparable to benefits provided by insurers in the small group market).

Special status alien children who qualify for MassHealth Standard on the basis of income, but who do not qualify for MassHealth Standard because of their immigration status, may qualify for benefits under MassHealth Family Assistance.

### Benefits/Covered Services

#### *Premium assistance payments*

MassHealth will make monthly payments on behalf of a family's children toward the cost of the employer-sponsored health insurance premium. For most families, the monthly premium cost of MassHealth Family Assistance is \$12 for each eligible child but not more than \$36 for the entire family.

This plan pays for copayments, coinsurance, and deductibles for children's well-baby and well-child visits. Additionally, if the combination of the family's contribution to payment of the premium plus the amount the family incurs for copayments, coinsurance, and deductibles exceeds 5% of the family's gross income, the plan will pay for copayments, coinsurance, and deductibles.

#### *Purchase of medical benefits*

If a child's family does not have access to an employer's health insurance plan, MassHealth Family Assistance will pay for the services listed below. Families may be required to enroll their children in a managed care plan.

MassHealth Family Assistance covers the following services. There may be some limits.

- Inpatient hospital services
- Outpatient services: hospitals, clinics, doctors, dentists, family planning, and home-health care
- Medical services: lab tests, X-rays, therapies, pharmacy services, dental services, eyeglasses, hearing aids, and medical equipment and supplies

- Mental health and substance abuse services: inpatient and outpatient
- Well-child screenings (for children under age 21) including medical, vision, dental, and hearing tests, as well as shots, and prescription and nonprescription drugs
- Emergency ambulance services.

**Exclusions:**

- Non-emergency transportation services
- Day habilitation services
- Personal care services
- Private duty nursing
- Nursing facility services.

A more detailed description of the services covered appears in Appendix B on page 141.

**How to Apply**

Contact:	Call a MassHealth Enrollment Center at 888-665-9993 (TTY: 888-665-9997) to request a Medical Benefit Request (MBR).  For help with the MBR, call the MassHealth Customer Service Center at 800-841-2900 (TTY: 800-497-4648).
Submit completed application to:	MassHealth Enrollment Center Central Processing Unit P.O. Box 290794 Charlestown, MA 02129-0214
Other application sites:	Medical Benefit Request forms may also be requested from and submitted to hospitals, CHCs, and community agencies.

Note: The information in this catalog is current as of April 2004, but is subject to change at any time. To obtain the most up-to-date information, contact programs directly using the contact information provided in each program description.

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# MassHealth Family Assistance for Adults without Children

This program offers premium assistance to adults who do not qualify for MassHealth Standard or MassHealth Commonwealth and who have access to insurance through their employer. Adults participating in this program should be encouraged to inform their employers about the Insurance Partnership (see page 30). This program differs from MassHealth Family Assistance for Children in three ways. First, there is no purchase of medical benefits option. Second, individuals qualify only if they work for small employers (fewer than 50 employees). Third, there is no provision for payment of copayments, coinsurance or deductibles.

## Eligibility

Category	Income Requirements	Asset Limit
Adults, ages 19–64	Family income less than or equal to 200% FPL	None

Employers must:

- Be small employers (less than 50 employees)
- Pay at least 50% of the health insurance premium
- Offer insurance that meets a Basic Benefit Level as defined by MassHealth (comprehensive in nature and comparable to benefits provided by insurers in the small group market).

Self-employed individuals are eligible for MassHealth Family Assistance premium assistance as well as for payments from the Insurance Partnership Plan.

## Benefits/Covered Services

### *Premium assistance payments*

MassHealth will make monthly payments toward the cost of the employer-sponsored health insurance premium. In most cases, the cost of the monthly premium will be \$27 per adult. Copayments, coinsurance, and deductibles are not covered under this plan.

## How to Apply

Contact:	Call a MassHealth Enrollment Center at 888-665-9993 (TTY: 888-665-9997) and request a Medical Benefit Request (MBR).  For help with the MBR call the MassHealth Customer Service Center at 800-841-2900 (TTY: 800-497-4648)
Submit completed application to:	MassHealth Enrollment Center Central Processing Unit P.O. Box 290794 Charlestown, MA 02129-0214
Other application sites:	Medical Benefit Request forms may also be requested from and submitted to hospitals, CHCs and community agencies.

Note: The information in this catalog is current as of April 2004, but is subject to change at any time. To obtain the most up-to-date information, contact programs directly using the contact information provided in each program description.



# MassHealth HIV Expansion

MassHealth HIV Expansion offers health care and support services to persons with HIV/AIDS. These services were previously available only to people who had AIDS or were disabled. Benefits are available immediately for up to 60 days while the patient verifies his or her HIV status and a final determination is made regarding his or her medical eligibility. Individuals who meet the eligibility criteria will receive coverage under MassHealth Family Assistance, provided they are not otherwise eligible for MassHealth Standard or MassHealth CommonHealth.

## Eligibility

People are eligible for MassHealth HIV Expansion provided they meet the following criteria:

- Family income below 133% FPL
- Diagnosed as HIVpositive (benefits are available before their diagnosis is received by MassHealth; patients do not need to be diagnosed with AIDS)
- Under age 65
- Non-institutionalized.

## Benefits/Covered Services

Doctor visits, medications, lab tests, mental-health services, substance-abuse treatment services, hospital stays, dental care (limited for adults), and many support services (see Appendix B, page 141).

## How to Apply

Contact:	Call a MassHealth Enrollment Center at 888-665-9993 (TTY: 888-665-9997) to request a Medical Benefit Request (MBR)
For help with the MBR:	Call the MassHealth Customer Service Center at 800-841-2900 (TTY: 800-497-4648)
Submit completed application to:	MassHealth Enrollment Center Central Processing Unit P.O. Box 290794 Charlestown, MA 02129-0214
Other application sites:	Medical Benefit Request forms may also be requested from and submitted to hospitals, CHCs, and community agencies.

The support services listed in Appendix B on page 141 are available by contacting the following local area HIV/AIDS support organizations:

Greater Boston and Statewide	AIDS Action Committee Hotline 800-235-2331
Worcester County (central, southern)	AIDS Project Worcester 508-755-3773
Worcester County (northern)	CARE AIDS Services – Fitchburg 978-345-4366

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Greater Lawrence area	Greater Lawrence Family Health Center 978-688-6768
Greater Lowell area	Lowell House 978-459-8956
Lynn area	Lynn Community Health Center 781-596-2502, ext. 729
Danvers area	VNA Care Network 888-663-3688, ext. 1347
Brockton area	Brockton Area Multi-Services 508-580-0219
Greater Fall River area	Stanley Street Treatment and Resources 508-679-5222
Greater Plymouth area	South Shore AIDS Project 508-747-2211
Greater Taunton area	Community Counseling of Bristol County 508-884-8264
Nantucket	Nantucket AIDS Network 508-228-3955
New Bedford area	New Bedford AIDS Consortium 508-979-5083
Quincy area	Quincy South Shore AIDS Consortium 617-376-2000, ext. 2040
Cape Cod and Martha's Vineyard	Provincetown AIDS Support Group 508-487-9445
Berkshire County	Red Cross – Berkshire County Chapter 413-442-1506
Franklin County/No. Quabbin	Tapestry Health Systems – Greenfield 413-773-8888
Hampshire County	AIDS Care/Hampshire County 413-586-8288
Holyoke/Chicopee/Westfield	River Valley Counseling Center 413-532-3334
Greater Springfield area	River Valley Counseling Center 413-737-2437

Note: The information in this catalog is current as of April 2004, but is subject to change at any time. To obtain the most up-to-date information, contact programs directly using the contact information provided in each program description.

## MassHealth Basic – Direct Coverage

MassHealth Basic–Direct Coverage is primarily for people who are long-term unemployed and who are receiving EAEDC cash benefits or are DMH clients.

### Eligibility

Category	Income Requirements	Asset Limit
Adults less than age 65 who do not have health insurance and who: <ul style="list-style-type: none"> <li>• have not worked in more than one year</li> <li>• have worked in the last year, but have not earned enough to collect unemployment</li> <li>• are not eligible for unemployment benefits</li> <li>• receive EAEDC benefits or are clients of DMH</li> </ul>	Family income must be less than or equal to 100% FPL	None

Those who are *ineligible* include:

- College students who can get health insurance from a college or university
- A person whose spouse works more than 100 hours a month.

### Benefits/Covered Services

#### *Extended Basic benefits*

Individuals no longer eligible due to earnings may continue to receive benefits for a six-month calendar period following their initial date of employment.

### How to Apply

Contact:	Call a MassHealth Enrollment Center at 888-665-9993 (TTY: 888-665-9997) to request a Medical Benefit Request (MBR).  For help with the MBR call the MassHealth Customer Service Center 800-841-2900 (TTY: 800-497-4648)
Submit completed application to:	MassHealth Enrollment Center Central Processing Unit P.O. Box 290794 Charlestown, MA 02129-0214
Other application sites:	Medical Benefit Request forms may also be requested from and submitted to hospitals, CHCs and community agencies.

Note: The information in this catalog is current as of April 2004, but is subject to change at any time. To obtain the most up-to-date information, contact programs directly using the contact information provided in each program description.

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# MassHealth Basic – Premium Assistance

MassHealth Basic–Premium Assistance is primarily for people who are long-term unemployed and who are receiving EAEDC cash benefits or are DMH clients. It is designed to assist people who have health insurance for which they pay a premium. MassHealth Basic–Premium Assistance pays for all or part of a person's private health insurance premium.

## Eligibility

Category	Income Requirement	Asset Limit
Adults less than age 65 who do not have health insurance and who: <ul style="list-style-type: none"><li>• have not worked in more than one year</li><li>• have worked in the last year, but have not earned enough to collect unemployment</li><li>• are not eligible for unemployment benefits</li><li>• receive EAEDC benefits or are clients of DMH</li></ul>	Family income must be less than or equal to 100% FPL	None

EAEDC recipients are eligible if they have health insurance. Those who are ineligible include:

- College students who can get health insurance from a college or university
- A person whose spouse works more than 100 hours a month.

## Benefits/Covered Services

MassHealth Basic–Premium Assistance will pay for all or part of the cost of the private health insurance premium.

### *Extended Basic benefits*

Individuals no longer eligible due to earnings may continue to receive benefits for a six-month calendar period following their initial date of employment, provided they are not eligible for premium assistance under the MassHealth Family Assistance program.

## How to Apply

Contact:	Call the MassHealth Enrollment Center at 888-665-9993 (TTY: 888-665-9997) and request a Medical Benefit Request (MBR). For help with the MBR call a MassHealth Customer Service Center 800-841-2900 (TTY: 800-497-4648)
Submit completed application to:	MassHealth Enrollment Center Central Processing Unit P.O. Box 290794 Charlestown, MA 02129-0214
Other application sites:	Medical Benefit Request forms may also be requested from and submitted to hospitals, CHCs, and community agencies

Note: The information in this catalog is current as of April 2004, but is subject to change at any time. To obtain the most up-to-date information, contact programs directly using the contact information provided in each program description.

## MassHealth Essential – Direct Coverage

MassHealth Essential–Direct Coverage is primarily for people who are long-term unemployed and who are not eligible for MassHealth Basic.

### Eligibility

Category	Income Requirement	Asset Limit
Adults less than age 65 who do not have health insurance and who: <ul style="list-style-type: none"> <li>• have not worked in more than one year</li> <li>• have worked in the last year, but have not earned enough to collect unemployment</li> <li>• are not eligible for unemployment benefits</li> </ul>	Family income must be less than or equal to 100% FPL	None

Those who are *ineligible* include:

- College students who can get health insurance from a college or university
- A person whose spouse works more than 100 hours a month.

### Benefits/Covered Services

MassHealth Essential members receive services through either the purchase of medical benefits or through MassHealth Basic–Premium Assistance (see page 20).

### How to Apply

Contact:	Call a MassHealth Enrollment Center at 888-665-9993 (TTY: 888-665-9997) to request a Medical Benefit Request (MBR).  For help with the MBR call the MassHealth Customer Service Center 800-841-2900 (TTY: 800-497-4648)
Submit completed application to:	MassHealth Enrollment Center Central Processing Unit P.O. Box 290794 Charlestown, MA 02129-0214
Other application sites:	Medical Benefit Request forms may also be requested from and submitted to hospitals, CHCs, and community agencies.

Note: The information in this catalog is current as of April 2004, but is subject to change at any time. To obtain the most up-to-date information, contact programs directly using the contact information provided in each program description.

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## MassHealth Essential – Premium Assistance

MassHealth Essential–Premium Assistance is primarily for people who are long-term unemployed and who are not eligible for MassHealth Basic. It is designed to assist people who have health insurance for which they pay a premium. MassHealth Essential–Premium Assistance pays for all or part of a person's private health insurance premium.

### Eligibility

Category	Income Requirement	Asset Limit
Adults less than age 65 who do not have health insurance and who: <ul style="list-style-type: none"><li>• have not worked in more than one year</li><li>• have worked in the last year, but have not earned enough to collect unemployment</li><li>• are not eligible for unemployment benefits</li></ul>	Family income must be less than or equal to 100% FPL	None

Those who are *ineligible* include:

- College students who can get health insurance from a college or university
- A person whose spouse works more than 100 hours a month.

### Benefits/Covered Services

MassHealth Essential–Premium Assistance will pay for all or part of the cost of the private health insurance premium.

### How to Apply

Contact:	Call a MassHealth Enrollment Center at 888-665-9993 (TTY: 888-665-9997) to request a Medical Benefit Request (MBR).  For help with the MBR call the MassHealth Customer Service Center 800-841-2900 (TTY: 800-497-4648)
Submit completed application to:	MassHealth Enrollment Center Central Processing Unit P.O. Box 290794 Charlestown, MA 02129-0214
Other application sites:	Medical Benefit Request forms may also be requested from and submitted to hospitals, CHCs, and community agencies.

Note: The information in this catalog is current as of April 2004, but is subject to change at any time. To obtain the most up-to-date information, contact programs directly using the contact information provided in each program description.

## MassHealth Prenatal

MassHealth Prenatal offers immediate health care benefits to pregnant women for up to 60 days while MassHealth determines if the pregnant woman qualifies for another MassHealth coverage type. Pregnant women do not initially have to provide proof of income. Proof of income is required, however, to determine whether or not a woman qualifies for another MassHealth program. If proof of income is not provided, benefits will end after 60 days or when a determination is made, whichever is sooner. Women can receive services from any MassHealth provider.

### Eligibility

Category	Income Requirement	Asset Limit
Pregnant women	Less than or equal to 200% FPL	None

### Benefits/Covered Services

Routine prenatal office visits and tests

### Exclusions

Labor and delivery services

### How to Apply

Contact:	Call a MassHealth Enrollment Center at 888-665-9993 (TTY: 888-665-9997) to request a Medical Benefit Request (MBR).  For help with the MBR, call the MassHealth Customer Service Center 800-841-2900 (TTY: 800-497-4648)
Submit completed application to:	MassHealth Enrollment Center Central Processing Unit P.O. Box 290794 Charlestown, MA 02129-0214
Other application sites:	Medical Benefit Request forms may also be requested from and submitted to hospitals, CHCs, and community agencies.

Note: The information in this catalog is current as of April 2004, but is subject to change at any time. To obtain the most up-to-date information, contact programs directly using the contact information provided in each program description.

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# MassHealth Limited

MassHealth Limited provides emergency health services, including labor and delivery services, to people who, under federal law, have an immigration status that prevents them from getting more services. People who apply only for MassHealth Limited are not required to provide a Social Security Number. MassHealth Limited will not try to match their names with any other agency, including the Immigration and Naturalization Service.

## Eligibility

To be eligible for MassHealth Limited, people must fall into one of the following categories:

- Non-qualified aliens
- Aliens with special status
- Aliens lawfully admitted for a temporary purpose such as students, visitors, and diplomats.

In addition, they must also fall into one of the following categories and associated income levels:

Category	Income Requirements	Asset Limit
Pregnant women	Less than or equal to 200% FPL	None
Children under age 1	Less than or equal to 200% FPL	None
Children ages 1-18 (inclusive)	Less than or equal to 150% FPL	None
Parents with children under age 19	Less than or equal to 133% FPL	None
Disabled adults	Less than or equal to 133% FPL	None
Individuals ages 65+ *	Less than or equal to 100% FPL	Less than \$2,000 per individual Less than \$3,000 per couple

\* Individuals whose income, assets, or both exceed the above may become eligible by reducing their assets, meeting a deductible, or both.

## Benefits/Covered Services

MassHealth Limited will pay for medically necessary services to treat acute medical conditions requiring immediate attention rendered by the following provider types:

- Acute hospitals (inpatient and outpatient services, including labor and delivery, and emergency visits to emergency rooms)
- Community health centers
- Dentists
- Dental clinics
- Dental school clinics
- Hospital-licensed community health centers
- Nurse midwives
- Pharmacies (to treat an emergency medical condition, 30-day supply maximum)
- Physicians
- Public psychiatric inpatient hospitals
- Transportation (emergency ambulance only).



**Exclusions**

- Organ transplants
- Care and services related to organ transplant procedures

A more detailed description of the services covered appears in Appendix B on page 141.

**How to Apply**

Individuals ages 0-64 contact:	Call a MassHealth Enrollment Center at 888-665-9993 (TTY: 888-665-9997) and request a Medical Benefit Request (MBR)
Submit completed application to:	MassHealth Enrollment Center Central Processing Unit P.O. Box 290794 Charlestown, MA 02129-0214
Individuals 65+ contact:	Call a MassHealth Enrollment Center at 888-665-9993 (TTY: 888-665-9997) to request a Universal Application for Medical Benefits for persons 65 and over
Submit completed application to the closest MassHealth Enrollment Center:	MassHealth Enrollment Center (Revere) 300 Ocean Avenue Suite 4000 Revere, MA 02151 800-322-1448  MassHealth Enrollment Center (Springfield) 333 Bridge Street Springfield, MA 01103 800-332-5545  MassHealth Enrollment Center (Taunton) 21A Spring Street Taunton, MA 02780 800-242-1340  MassHealth Enrollment Center (Tewksbury) 367 East Street Tewksbury, MA 01876 800-408-1253
For help completing the application forms, call the MassHealth Customer Service Center at 800-841-2900 (TTY: 800-497-4648)	
Other application sites:	Application forms may also be requested from and submitted to hospitals, CHCs, and community agencies.

Note: The information in this catalog is current as of April 2004, but is subject to change at any time. To obtain the most up-to-date information, contact programs directly using the contact information provided in each program description.

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# MassHealth Standard for Long-term Care Residents

MassHealth Standard for Long-term Care Residents pays for nursing and other medical services for financially eligible individuals residing in medical institutions such as nursing facilities; chronic disease and rehabilitation hospitals; state hospitals and state schools specifically designated as long-term care facilities; and community intermediate care facilities for the mentally retarded.

## Eligibility

All ages are eligible based on the following criteria:

- Individuals ages 18 to 64 (inclusive) must meet Title XVI disability standards
- Individuals must be screened based on clinical criteria and determined to be medically eligible for nursing-facility services by MassHealth
- Individuals must contribute to the cost of care as defined by MassHealth
- Individuals are allowed to keep \$60/month in income (\$65 for SSI recipients). Certain deductions are allowed in calculating income
- Individuals must have countable assets of \$2,000 or less
- Currently, MassHealth does not establish the maximum amount, but instead uses the lesser of the maximum amount or one-half of the combined assets of the spouses (down to a federal floor, currently \$18,132). In 2003, the maximum asset allowance under federal law was \$90,660. The allowance is adjusted annually.
- Individuals must not have transferred resources for the sole purpose of obtaining MassHealth.

## Benefits/Covered Services

Individuals enrolled in MassHealth Standard for Long-term Care Residents receive coverage under MassHealth Standard. A detailed description of MassHealth Standard benefits appears in Appendix B.

## How to Apply

Call the MassHealth Enrollment Center at 888-665-9993 (TTY: 888-665-9997) to request a Long-term Care Application, or contact one of the regional offices:

MassHealth Enrollment Center (Revere)  
300 Ocean Avenue  
Suite 4000  
Revere, MA 02151  
800-322-1448

MassHealth Enrollment Center (Taunton)  
21A Spring Street  
Taunton, MA 02780  
800-242-1340

MassHealth Enrollment Center (Springfield)  
333 Bridge Street  
Springfield, MA 01103  
800-332-5545

MassHealth Enrollment Center (Tewksbury)  
367 East Street  
Tewksbury, MA 01876  
800-408-1253

For help completing the application forms:

Call the MassHealth Customer Service Center at 800-841-2900 (TTY: 800-497-4648).

Other application sites:

Application forms may also be requested from and submitted to hospitals, CHCs, and community agencies.

Note: The information in this catalog is current as of April 2004, but is subject to change at any time. To obtain the most up-to-date information, contact programs directly using the contact information provided in each program description.

# MassHealth Senior Buy-In (QMB); MassHealth Buy-In for Specified Low-Income Medicare Beneficiaries (SLMB); MassHealth Buy-In for Qualifying Individuals (QI-1)

MassHealth Senior Buy-In (QMB) is for Medicare beneficiaries whose assets are too high to qualify for MassHealth Standard. It pays for Medicare premiums, as well as for deductibles and coinsurance for both Medicare Part A and Part B. MassHealth Senior Buy-In is the Massachusetts version of the federal Qualified Medicare Beneficiary (QMB) program.

MassHealth Buy-In for Specified Low-Income Medicare Beneficiaries (SLMB) is for Medicare beneficiaries who do not qualify for MassHealth Senior Buy-In. It pays only for the monthly Part B Medicare premium. MassHealth Buy-In for SLMB is the Massachusetts version of the federal Specified Low-Income Medicare Beneficiary (SLMB) program.

MassHealth Buy-In for Qualifying Individuals (QI-1) is for Medicare beneficiaries living on their own who do not qualify for MassHealth Buy-In (SLMB). MassHealth Buy-In for Qualifying Individuals is for those with incomes between 120% and 135% FPL.

## Eligibility

For all programs, Medicare beneficiaries (see page 65 for a detailed description of Medicare) are eligible if at least one of the following is true:

- They are entitled to hospital benefits under Medicare Part A
- They meet the universal requirements of MassHealth Standard coverage

Program	Income Requirements	Asset Limit
Senior Buy-In (QMB)	Less than or equal to 100% FPL	Countable assets of \$4,000 or less per individual; countable assets of \$6,000 per couple living together
Specified Low-Income Medicare Beneficiaries (SLMB)	Between 100% and 120% FPL	Same as above
QI-1	Between 120% and 135% FPL	Same as above

## Benefits/Covered Services

Senior Buy-In (QMB):

- Cost of the Medicare Part A and Part B premiums
- Deductibles and coinsurance amounts under Medicare Parts A and B

Specified Low-Income Medicare Beneficiaries (SLMB):

- Cost of the monthly Medicare Part B premium

Qualifying Individuals 1 (QI-1):

- Cost of the entire monthly Medicare Part B premium; payments are made through the state Medicare Buy-In process.

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## How to Apply

Contact:	Call a MassHealth Enrollment Center at 888-665-9993 (TTY: 888-665-9997) to request an application form. For help, call the MassHealth Customer Service Center 800-841-2900 (TTY: 800-497-4648)
Submit completed application to:	MassHealth Enrollment Center 367 East Street Tewksbury, MA 01876 800-408-1253 ext.37
Other application sites:	Medical Benefits forms may also be requested from and submitted to hospitals, CHCs and community agencies.

Note: The information in this catalog is current as of April 2004, but is subject to change at any time. To obtain the most up-to-date information, contact programs directly using the contact information provided in each program description.

## Home and Community-based Waivers (Frail Elders)

The Home and Community-based Waiver Program allows one member of a couple who would otherwise be institutionalized, to receive certain services at home. One or more of the following services operationalized by the Executive Office of Elder Affairs must be necessary to prevent institutionalization: case management, homemaker services, chore services, social day care, and respite care services (including assistance with ADLs such as home-delivered meals, laundry, grocery shopping, chore service, personal care, and companionship services).

### Eligibility

Individuals must:

- Be age 60 or older
- Have countable assets of \$2,000 or less
- Meet and maintain Medicaid eligibility (long-term care category of assistance)

Financial eligibility is determined without regard to the income and assets of the spouse. Individuals whose income, assets, or both exceed the above may become eligible by reducing their assets or meeting a deductible or both (individuals eligible for the waiver can transfer assets to spouse without penalty).

### Benefits/Covered Services

The Home and Community-based Waiver program provides the following:

- Case management services
- Homemaker services
- Chore services
- Social day care
- Respite care services
- Personal care homemaker
- Environmental adaptation
- Companionship services
- Home-delivered meals
- Grocery shopping
- Transportation

In addition to the above services, services offered under the Massachusetts Home Care Program and administered by Aging Service Access Points may be covered. (See page 85 for information on the Massachusetts Home Care Program). Members enrolled in this program receive MassHealth Standard benefits. A detailed description of these benefits is included in Appendix B.

### How to Apply

Contact:

1-800-AGE-INFO (800-243-4636)

TDD/TTY: 800-872-0166

Web site: [www.800ageinfo.com](http://www.800ageinfo.com)

Note: The information in this catalog is current as of April 2004, but is subject to change at any time. To obtain the most up-to-date information, contact programs directly using the contact information provided in each program description.

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# Insurance Partnership

The Insurance Partnership provides small businesses with partial subsidies of group health insurance purchased for low-income employees and their families. As part of the MassHealth Program, the Insurance Partnership can result in substantially reduced payments, making insurance affordable for both employers and employees.

## Eligibility

Employers must:

- Have 50 or fewer employees or be self employed
- Sponsor a comprehensive group health plan
- Contribute at least 50% of the cost of the employees' health insurance

Employees must:

- Be between the ages of 19 and 64 (inclusive)
- Be residents of Massachusetts
- Purchase health insurance through the employer
- Have a gross family income that does not exceed the Employee Income Standards

Employee Income Standards (valid through March 2005)

Family Size	Gross annual family income no more than:
1	\$18,620
2	\$24,980
3	\$31,340
4	\$37,700
5	\$44,060
6	\$50,420
Each additional family member	+\$6,280

## Benefits/Covered Services

*For the Participating Employer:* The Insurance Partnership makes payments to the employer or self-employed individual up to \$1,000 per year per qualified employee. Payments are limited as follows:

Tier of Coverage	Monthly Payment to Employer	Annual Savings of:
Individual	\$33.33	\$400 per enrolled
Couple	\$66.66	\$800 per enrolled
One adult, one child	\$66.66	\$800 per enrolled
Family	\$83.33	\$1,000 per enrolled

*For the Enrolled Employee:* The Insurance Partnership pays the employee portion of the insurance premium (up to 50%\*) except for the following contribution:

Families with children:	\$12 per child per month to a maximum of \$36 per month.
Families with no children:	\$27 per adult or \$54 per couple.

\* subject to a maximum reimbursement of \$150 per member in the family.

## How to Apply

For general information or to request an application, call 800-399-8285 or visit [www.4ip.org](http://www.4ip.org).

Note: The information in this catalog is current as of April 2004, but is subject to change at any time. To obtain the most up-to-date information, contact programs directly using the contact information provided in each program description.

## Kaileigh Mulligan

Kaileigh Mulligan is a program for children who would be institutionalized if they were not receiving home- and community-based services. It enables severely disabled children under age 18 to remain at home. The income and assets of their parents are not considered in the determination of eligibility.

### Eligibility

- Children under age 18
- Meet Title XVI disability standards or have been receiving SSI since August 22, 1996, and continue to meet Title XVI disability standards that were in effect before August 22, 1996
- Have \$2,000 or less in countable assets
- Have a countable income amount of \$60 per month or less; monthly income over \$60 must be contributed towards the cost of care
- Require a level of care equivalent to that provided in a hospital or nursing facility in accordance with MassHealth requirements

MassHealth must determine that:

- Care provided outside an institution is appropriate
- The cost to MassHealth of providing care outside the institution is less than the cost if the child were institutionalized.

### Benefits/Covered Services

Children enrolled in the Kaileigh Mulligan program receive health coverage under MassHealth Standard. A detailed description of MassHealth Standard benefits appears in Appendix B.

### How to Apply

Contact: Call a MassHealth Enrollment Center (Tewksbury Office)  
at 800-408-1253 for information.

Applicants to the Kaileigh Mulligan program complete the Long-term Care Application.

Submit completed application to: MassHealth Enrollment Center  
367 East Street  
Tewksbury, MA 01876

Note: The information in this catalog is current as of April 2004, but is subject to change at any time. To obtain the most up-to-date information, contact programs directly using the contact information provided in each program description.

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# Massachusetts Elder Service Plan (PACE)

The Massachusetts Elder Service Plan is a comprehensive health program designed to keep frail, older individuals who would otherwise be living in a nursing facility, living in the community. The plan offers a complete range of health care services. All medical and social services are coordinated by a team of health professionals at a designated community-based program. Services are delivered through managed care in a day-health center, at home, and/or in specialty or inpatient settings if needed. The Massachusetts Elder Service Plan is the Massachusetts name for the federally mandated Program of All-Inclusive Care for the Elderly (PACE).

## Eligibility

The individual must meet all of the following criteria:

- 55 years or older
- Live in a designated area
- For ages 55-64, meet Title XVI disability standard
- Be certified as in need of nursing facility services by the Executive Office of Elder Affairs
- Have medical services provided in a specified community-based PACE program
- For those eligible for Medicaid, there may be monthly spend-down due to financial criteria.

## Benefits/Covered Services

The Massachusetts Elder Service Plan emphasizes provision of the following services:

- Primary and nursing care
- Specialty and ancillary medical services
- Medications
- Social services
- In-home support such as personal care, durable medical equipment, and home-delivered meals
- Other services such as transportation, recreation, rehabilitation, and dietary counseling

Members enrolled in this program receive MassHealth Standard benefits. A detailed description of these benefits is included in Appendix B on page 141.

## How to Apply

Call a regional PACE site, listed below.

Elder Service Plan of East Boston Neighborhood Health Center  
10 Gove Street  
East Boston, MA 02138  
617-568-6414

Elder Service Plan of the Cambridge Hospital  
270 Green Street  
Cambridge, MA 02139  
617-591-6813

Elder Service Plan of Upham's Corner  
1140 Dorchester Avenue  
Dorchester, MA 02125  
617-288-0970

Elder Service Plan of the North Shore  
20 School Street  
Lynn, MA 01901  
781-581-7565

Elder Service Plan at Harbor Health Services, Inc.  
2216 Dorchester Avenue  
Dorchester, MA 02124  
617-296-5100

Elder Service Plan at Fallon  
277 Mountain Street  
Worcester, MA 01606  
508-852-2026

Note: The information in this catalog is current as of April 2004, but is subject to change at any time. To obtain the most up-to-date information, contact programs directly using the contact information provided in each program description.



## Massachusetts Insurance Connection

The Massachusetts Insurance Connection (MIC) is a special insurance program that helps people who have AIDS or diseases related to HIV and have had to stop working. This program covers those who have individual policies, as well as those who are no longer employed and are paying for COBRA coverage through their employer. The program pays for premiums that provide either individual or family coverage. It also pays the cost of Medicare supplemental insurance coverage.

### Eligibility

To be eligible a person must:

- Be diagnosed with AIDS or HIV-related diseases
- Be a resident of Massachusetts
- Have comprehensive, cost-effective health insurance and currently be paying the premiums
- Have family income less than or equal to 300% FPL
- Be determined disabled due to AIDS- or HIV-related diseases by the Social Security Administration.

### Benefits/Covered Services

MIC makes premium payments directly to an individual's health insurer or former employer. Premium payments continue as long as the person remains insured and the coverage is cost-effective.

### How to Apply

To request an application  
or for more information contact:

MIC Program Coordinator  
MassHealth  
600 Washington Street  
Boston, MA 02111  
617-210-5320

Note: The information in this catalog is current as of April 2004, but is subject to change at any time. To obtain the most up-to-date information, contact programs directly using the contact information provided in each program description.

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# Children’s Medical Security Plan

The Children’s Medical Security Plan (CMSP) is a health plan for children and adolescents that covers primary care and preventive services. This MassHealth program is administered jointly with the Department of Public Health (it is anticipated that MassHealth will assume full responsibility for the program after July 2004). CMSP contracts with UNICARE Life and Health Insurance Company for the management and coordination of health insurance benefits. MassHealth provides enrollment information and eligibility referral for CMSP.

## Eligibility

Children living in Massachusetts who are under the age of 19, do not qualify for MassHealth (except MassHealth Limited), and do not have access to primary and preventive health care.

Category	Cost to family
Family income less than 150% FPL	No monthly charge
Family income of 151% to 200 % FPL	\$10.50 per child per month; family maximum \$31.50
Family income between 201% and 400% FPL	\$45.32 per family per month
Family income greater than 400% FPL	\$52.50 per child per month (no family maximum)

## Benefits/Covered Services

### Copayments:

- \$2, \$5, and \$8 (depending on member’s income level and family size) for non-preventive medical services including emergency services, eye exams, and covered outpatient surgical procedures
- Prescription copayments are \$3 for generic drugs or \$4 for brand-name drugs
- Dental copayments are \$2, \$4 or \$6, depending on income and family size

### Benefit Summary:

- Outpatient services including preventive health care visits
- Outpatient mental health services and substance abuse treatment up to 20 visits per benefit year
- Insertion of tympanostomy ear tubes including anesthesia (outpatient only); 7 days pre-authorization required
- Repair of inguinal hernia, including anesthesia (outpatient only)
- Prescription drugs up to \$200 per benefit year
- Eye exams and hearing tests
- Durable medical equipment up to \$200 per benefit year; this benefit is increased to \$500 per benefit year for equipment and supplies related to asthma, diabetes, and seizure disorders
- Dental benefits – maximum \$750 per benefit year: exams, X-rays, cleanings, fluoride treatment, sealants, fillings, extractions, full or partial root canals, crowns, space maintainers (frequency limits apply to certain dental charges)

### Exclusions

- Early intervention
- Inpatient hospital care, and any charge related to inpatient hospital care
- Ambulance services
- Services rendered in an emergency room
- Over-the-counter drugs
- Removal of wisdom teeth
- Diagnostic photographs

Note: Children enrolled in CMSP with income up to 400% FPL are eligible for free care at Massachusetts acute hospitals for medically necessary inpatient services not covered by CMSP. If the child’s family income is from 201-400% FPL, a deductible based on income will apply.

## How to Apply

Enrollment: Head of household has to fill out a Medical Benefit Request (MBR).

For inquiries about applying for CMSP and MassHealth, please call the toll-free line at 888-665-9993 or visit the CMSP web site at [www.cmspkids.com](http://www.cmspkids.com).

Mail MBR to the following address:

MassHealth Enrollment Center  
Central Processing Unit  
P.O. Box 290794  
Charlestown, MA 02129-0214  
888-665-9993 (TTY: 888-665-9997)

MassHealth Customer Service Center:

800-841-2900 (TTY: 800-497-4648)

UNICARE Customer Service:

800-909-2677

Dental: WellPoint Dental

800-234-9778

Mental Health/Substance Abuse:

Magellan Behavioral Health

800-769-7245

For benefits and claims information:

Medical Claims:

Children's Medical Security Plan

PO Box 519

Andover, MA 01810-0009

800-909-2677

Dental Claims:

UNICARE

PO Box 9178

Oxnard, CA 93031-9178

800-234-9778

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# Healthy Start

The Massachusetts Healthy Start program provides health insurance to low-income, uninsured, pregnant women in order to improve access to early, comprehensive, and continuous prenatal care, and to improve the birth outcomes for their newborns. This MassHealth program is administered jointly with the Department of Public Health (it is anticipated that MassHealth will assume full responsibility for the program after July 2004). Healthy Start contracts with UNICARE Life and Health Insurance for the management and coordination of the health insurance benefits. As of October 2003, MassHealth provides enrollment services and referral through the toll free line: 888-665-9993.

## **Eligibility**

- Pregnant
- Living in Massachusetts with intent of remaining permanently or for an indefinite period of time
- Uninsured for maternity care or has exhausted benefits
- Not eligible for MassHealth (except MassHealth Limited)
- Family income up to 200% FPL
- If applicant is under age 20 and living at home with parents, only applicant's income is counted
- If applicant is married and living with spouse, both incomes are counted
- If applicant is married and not living with spouse, only applicant's income is counted

(Family size includes the applicant, spouse/partner/boyfriend, dependent children, and fetus.)

## **Services Covered**

- Pregnancy-related primary and specialty care
- Outpatient mental health: up to ten visits per benefit year
- Prescriptions
- Office-based emergency oral health (i.e., trauma related)
- Pregnancy-related radiology and laboratory services
- Amniocentesis
- Home nursing postpartum visits: two visits for normal pregnancy care, and five visits for pregnancy complications and Cesarean-section
- Emergency ambulance transfer for management of pregnancy (referred by physician or nurse midwife)
- Family planning postpartum
- Durable medical equipment: up to \$300 maximum per benefit year; this benefit is increased to \$500 maximum per benefit year for breast pump or associated supplies

## **Exclusions**

- Non-pregnancy related services
- Hospital inpatient facility charge
- Emergency room treatment
- Home birth
- Elective abortion
- Reversal of tubal ligation
- Transportation to prenatal care
- Transportation to the hospital for labor and or delivery
- Chiropractic services
- Routine oral health

- Physical, occupational, and speech therapy
- Cosmetic or comfort care items
- Newborn care

Note: Individuals may not apply to Healthy Start for the sole purpose of paying for the cost of delivery. Individuals enrolled in Healthy Start are eligible for free care at Massachusetts acute hospitals for medically necessary inpatient services not covered by MassHealth Limited. When applying for Healthy Start Program (MBR-Medical Benefits Request), individuals are also applying to MassHealth Limited for emergency medical services, including labor and delivery.

## How to Apply

Enrollment: Head of household has to fill out a Medical Benefit Request (MBR).

Effective October 15, 2003, pregnant women can apply by filling out a Medical Benefit Request (MBR).

For inquiries about Healthy Start and MassHealth Limited, please call the toll-free line at 888-665-9993 or visit the Healthy Start web site at [www.hspmoms.com](http://www.hspmoms.com).

Mail MBR to the following address:

MassHealth Enrollment Center  
Central Processing Unit  
P.O. Box 290794  
Charlestown, MA 02129-0214  
888-665-9993 (TTY: 888-665-9997)

MassHealth Customer Service Center:

800-841-2900 (TTY: 800-497-4648)

UNICARE Customer Service:

800-909-2677

Mental Health/Substance Abuse:

Magellan Behavioral Health

800-769-7245

For benefits and claims information:

Healthy Start Program  
PO Box 1977  
Andover, MA 01810-0033  
888-488-9161  
[www.hspmoms.com](http://www.hspmoms.com)

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# Department of Public Health: Insurance Program

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## CenterCare

CenterCare is a managed care program offering primary care and preventive services to low-income, uninsured patients at community health centers (CHCs). Each participating CHC is allotted a specific number of CenterCare “slots,” or patients, that can be enrolled at any given time. Enrollees are permitted to enroll in CenterCare at only one CHC at a time. The CHC is considered the primary care provider for managing all aspects of the enrollee’s health care.

### Eligibility

Individuals must:

- Have incomes at or below 200% FPL
- Be residents of Massachusetts
- Be at least age 19
- Have no other form of health insurance. Partially insured patients *are not* eligible; MassHealth Limited patients *are* eligible.

### Benefits/Covered Services

CHCs provide on-site primary and preventive care services including medical visits, social services, nutrition services, health education, and on-site laboratory services.

#### Exclusions

CHCs\* are not required to provide the following services: medical specialty, dental services, pharmacy services, off-site laboratory services, inpatient hospitalization, and outpatient surgery.

\* Mattapan CHC no longer participates in the CenterCare program.

Note: Individuals enrolled in CenterCare are eligible for free care at Massachusetts acute hospitals for medically necessary inpatient services.

### How to Apply

Individuals must complete a CenterCare enrollment form; they are available at participating CHCs. A list of CHCs can be found in Appendix C on page 147.

For general information  
about the program, contact:

Leigh Webster  
Acting Director, CenterCare  
Massachusetts Department of Public Health  
250 Washington Street, 5th Floor  
Boston, MA 02108-4619  
617-624-6030  
leigh.webster@dph.state.ma.us

(See previous section for Children’s Medical Security Plan (p.34) and Healthy Start (p.36) which are now listed as MassHealth programs.)

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# Department of Public Health: Targeted Programs

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## ACT Now

ACT Now (Access to Care and Treatment) provides comprehensive primary health care services for persons who have HIV and who are uninsured or inadequately insured. Services are provided at a variety of sites including neighborhood and community health centers, group medical practices, and hospital-based infectious disease clinics. Important goals of this program are to maximize the health of people living with HIV, improve their quality of life, and limit or avoid the use of emergency room and other high-cost clinical services. Populations targeted by this program include patients with a history of substance abuse, patients whose first language is not English and/or whose cultural and health-related backgrounds are different from those of the dominant culture, patients newly released from jail or prison, patients with a history of mental illness, and patients who live in communities that are geographically isolated from AIDS care facilities. ACT Now pays up to \$1,500 per client per year.

The HIV/AIDS Bureau (Massachusetts Department of Public Health) publishes a directory called *Services for People Affected by HIV/AIDS in Massachusetts* which, in addition to providing information about treatment services, provides information about counseling and testing services, housing services, hospice and chronic care facilities, and legal assistance. To order it directly from the Massachusetts Health Promotion Clearinghouse, call 800-95-BONES (800-952-6637) or visit [www.maclclearinghouse.com](http://www.maclclearinghouse.com).

### Eligibility

- Any person with HIV who is uninsured or underinsured
- Persons eligible for MassHealth or any other entitlement program including Veterans Administration benefits must enroll in those programs before being considered for ACT Now benefits
- There are no income or residency requirements.

### Benefits/Covered Services

Maximum of \$1,500 per client per year. Covered services include:

- Medical visits
- Specialty consultation and treatment
- Diagnostic laboratory tests
- Limited dental care (requires prior approval)
- Mental health services (very limited; requires prior approval)
- Nutrition services
- Optometry
- X-rays (limited)
- Dermatology
- Ophthalmology

### Exclusions

Medication: patients are expected to receive medications under the HIV Drug Assistance Plan (see page 109)

### How to Apply

Services are provided at a number of sites throughout Massachusetts (see following page for a list). For assistance in locating a site, contact one of the following resources:

George Barton  
Program Coordinator, ACT Now  
Director, Primary and HIV Specialty Services  
250 Washington Street  
Boston, MA 02108  
617-624-5364  
888-I-ACT-NOW  
[www.mass.gov/dph/aids/](http://www.mass.gov/dph/aids/) \*

AIDS Action Hotline (bilingual)  
800-235-2331  
617-536-7733

Portuguese AIDS Hotline  
800-232-7725

\* The Commonwealth of Massachusetts has initiated a web-portalization project. Web site addresses for state agencies are subject to change. If you encounter an obsolete web address, please use [www.mass.gov](http://www.mass.gov) to access information.

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## **ACT Now Centers**

*ACT Now (Access to Care and Treatment Now) centers provide free and confidential primary care to HIV-positive people who are uninsured or underinsured.*

### **Greater Boston Region**

Boston Medical Center  
Boston: 617-414-4290

Cambridge Health Alliance  
Cambridge: 617-665-1606

Fenway Community Health Center  
Boston: 617-927-6000

### **Northeast Region**

Greater Lawrence Family Health Center  
Lawrence: 978-686-0090

Lowell Community Health Center  
Lowell: 978-970-2730

Lynn Community Health Center  
Lynn: 781-581-3900

### **Southeast Region**

Cape Cod Hospital  
Infectious Disease Clinical Service  
Hyannis: 508-862-5650

Greater New Bedford Community Health Center  
New Bedford: 508-992-6553

Morton Hospital and Medical Center  
Taunton: 508-828-6733

Outer Cape Health Services  
Provincetown: 508-487-9395

Stanley Street Treatment and Resources (SSTAR)  
Family Health Care Center  
Fall River: 508-675-1054

### **Central Region**

MetroWest Medical Center  
Framingham: 508-383-1463

UMass Memorial Medical Center  
University Campus - Worcester: 508-856-6027  
Burbank Campus - Fitchburg: 978-665-5957

Western Region  
Baystate Medical Center  
Springfield: 413-794-5531

## **HIV Comprehensive Home Health Programs**

*HIV Comprehensive Home Health Programs provide home-based nursing services and homemaker/life skills advocacy services for persons living with HIV.*

### **Greater Boston Region**

Upham's Corner Health Center  
Dorchester: 617-825-9206

VNA Care Network  
Cambridge: 1-888-663-3688 ext. 1233

### **Northeast Region**

All Care VNA of Greater Lynn and All Care Resources  
Lynn: 781-598-2454

Home Health VNA  
Lawrence: 978-552-4000

VNA Care Network  
Danvers: 1-888-663-3688 ext. 1233

### **Southeast Region**

Nantucket AIDS Network  
Nantucket: 508-228-3955

Town of Provincetown  
Provincetown: 508-487-7086

### **Central Region**

Diversified Visiting Nurse Association  
Healthy Directions Program  
Fitchburg: 978-348-1702

VNA Care Network  
Worcester: 1-888-663-3688 ext. 1233

### **Western Region**

AIDS CARE / Hampshire County  
at Cooley Dickinson Hospital  
Northampton: 413-586-8288

River Valley Counseling Center  
Greater Springfield area: 413-737-2437

## Catastrophic Illness in Children Relief Fund

Catastrophic Illness in Children Relief Fund (CICRF) is designed to assist families who have extraordinary out-of-pocket expenses related to their child's medical needs.

### **Eligibility:**

- The child is less than 19 years old.
- The child is a resident of Massachusetts.
- The family is spending 10% or more of its gross annual income (15% of any income over \$1,000,000) on the medical and related needs of the child.

### **Benefits**

Families receive direct financial assistance to reimburse them for or pay for the following: medical expenses such as hospital, physician, medication, equipment or therapy costs; expenses related to medical travel; home and vehicle modifications, etc.

### **How to Apply**

Applications can be downloaded from the web site [www.mass.gov/cicrf](http://www.mass.gov/cicrf) \* or obtained by calling CICRF at 800-882-1435; TTY:617-624-5992.

\* The Commonwealth of Massachusetts has initiated a web-portalization project. Web site addresses for state agencies are subject to change. If you encounter an obsolete web address, please use [www.mass.gov](http://www.mass.gov) to access information.

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# Early Intervention

Early Intervention services are targeted specifically to children age 0-3 with special health care needs. There are 65 Early Intervention programs across the state. The programs provide direct care for children and work closely with parents to help them recognize and understand their child's particular developmental needs. All children referred to the Early Intervention program receive a comprehensive developmental evaluation to determine eligibility and to determine the child's strengths and needs. In addition to direct services, early intervention services can include home visits, toddler groups, parent-child groups, referral services, and parent support groups. Transportation is provided. Services are provided at no direct cost to the family.

## Eligibility

Eligibility for Early Intervention is based on a multidisciplinary team evaluation using normed assessment instruments. A child is considered eligible for Early Intervention when one of the following criteria is applicable:

1. The child has a known disabling physical or mental condition including, but not limited to diagnosed chromosomal, neurological or metabolic disorders; visual impairments not corrected by medical intervention or prosthesis; hearing impairments; or the presence of a delay in one or more areas of development, including cognitive, physical, vision, hearing, communication, adaptive, social or emotional.
2. Any four or more risk factors from either of the two following lists is present:

### *Child Characteristics*

- Birthweight less than 1,200 grams
- Gestational age less than 32 weeks
- NICU admission more than five days
- Apgar less than five at five minutes
- Total hospital stay more than 25 days in six months
- Diagnosis of Intrauterine Growth Retardation (IUGR) or Small for Gestational Age (SGA)
- Weight or height for age, or weight for height, less than fifth percentile; weight for age dropped more than two major percentiles in three months (less than age 12 months) or in six months (ages 12-24 months)
- Chronic feeding difficulties
- Insecure attachment/interactional difficulties
- Blood lead levels measured 15 microgram/dl
- Suspected central nervous system abnormality
- Multiple trauma or losses

### *Family Characteristics*

- Maternal age at child's birth less than age 17 or maternal history of three or more births before age 20
- Maternal education less than or equal to 10 years
- Parental chronic illness or disability affecting caregiving ability
- Family lacking social supports
- Inadequate food, shelter, and clothing
- Open or confirmed protective service investigation
- Substance abuse in the home
- Domestic violence in the home



### **Benefits/Covered Services**

- Speech therapy
- Physical therapy
- Occupational therapy
- Nursing services
- Mental health services
- Developmental educational services

### **How to Apply**

To find a program that provides services in your area contact 800-905-TIES or 617-624-5962.

For more information about Early Intervention programs and resources, visit the Family Ties web site at [www.massfamilyties.org](http://www.massfamilyties.org).

For general information about Early Intervention programs contact:

Ron Benham  
Director, Early Intervention Programs  
Massachusetts Department of Public Health  
250 Washington Street  
Boston, MA 02108  
617-624-5962  
[www.mass.gov/dph/fch/ei.htm](http://www.mass.gov/dph/fch/ei.htm) \*

\* The Commonwealth of Massachusetts has initiated a web-portalization project. Web site addresses for state agencies are subject to change. If you encounter an obsolete web address, please use [www.mass.gov](http://www.mass.gov) to access information.

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# Family Planning Program

The Family Planning Program provides voluntary and confidential reproductive health services at community sites statewide. These programs provide comprehensive family planning services for low-income women, men, and adolescents. No one is denied services due to an inability to pay. Programs may offer sliding fee scales or provide discounts to clients. Fees are not assessed for clients at or below 100% FPL. Teens can receive confidential services at all sites without parental consent.

## Eligibility

- All individuals whose income is at or below 200% FPL are eligible for DPH-funded services
- All non-Medicaid adolescents under age 20, regardless of income, are eligible
- Individuals must reside in Massachusetts; no verification of immigration status is required
- Clients with MassHealth, Children's Medical Security Plan (CMSP) or other insurance are eligible to receive services from the program; other insurance sources must be billed before DPH is billed.

## Benefits/Covered Services

- Complete physical and gynecological exams
- Pregnancy testing, options counseling, and referrals
- Contraceptive methods, information, and counseling
- Testing and treatment for sexually transmitted diseases, urinary tract infections, and common gynecological problems
- Breast exams and self-exam education
- Testicular exams and self-exam education
- Pap smear and pap test follow-up
- Screening for anemia and high blood pressure
- HIV risk assessment, education, counseling, and referrals (some sites provide HIV testing on-site)
- Referral for other health risks and concerns

## How to apply

For a list of Family Planning Program locations call 617-624-6060. For general information about the Family Planning Program contact:

Karen Edlund, R.N.  
Director, Family Planning Program  
Massachusetts Department of Public Health  
250 Washington Street  
Boston, MA 02108  
617-624-6012  
[www.mass.gov/dph/fch/famplan.htm](http://www.mass.gov/dph/fch/famplan.htm) \*

\* The Commonwealth of Massachusetts has initiated a web-portalization project. Web site addresses for state agencies are subject to change. If you encounter an obsolete web address, please use [www.mass.gov](http://www.mass.gov) to access information.

## F.O.R. Families Program

The F.O.R. Families Program (follow-up, outreach, and referral) provides services to families who are homeless and temporarily residing in motels and shelters. Program staff work cooperatively with the Department of Transitional Assistance (DTA) to contact families, conduct onsite assessments, prioritize the health and human service needs of all family members, make referrals, and provide appropriate case management. Program staff work at designated motels and shelters and with designated local DTA offices.

### Eligibility

Families must:

- Be eligible for and receiving Emergency Assistance from the DTA
- Be residing temporarily in a designated motel or shelter
- Voluntarily agree to receive services.

### Benefits/Covered Services

- Assessments and referrals are available for all family members
- Assessment includes:
  - health: primary care, well-baby and well-child, immunizations, prenatal care, specialty care, mental health, domestic violence, substance abuse, disability, safety
  - family food and nutrition: nutritional status and needs, WIC, food stamps, school lunch programs, local resources
  - family economics: employment, training, education, language barriers, disability, SSI, child support
  - social supports: community supports, family supports, parenting issues, legal issues.
- Transitional Case Management services:
  - For referrals, follow-up and identified support services.

### How to Apply

F.O.R. Families has a closed referral system: families must be receiving Emergency Assistance, be placed in a designated motel or shelter and be referred by the DTA.

For more information contact:

Melissa Marlowe, RN, MS  
Director, F.O.R. Families Program  
250 Washington Street  
Boston, MA 02108  
617-624-5442  
[www.mass.gov/dph/fch/forfams.htm](http://www.mass.gov/dph/fch/forfams.htm) \*

\* The Commonwealth of Massachusetts has initiated a web-portalization project. Web site addresses for state agencies are subject to change. If you encounter an obsolete web address, please use [www.mass.gov](http://www.mass.gov) to access information.

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# Growth and Nutrition Program

The Growth and Nutrition Program provides expert services to children experiencing growth delay, commonly known as “Failure To Thrive.” Children with growth delays are referred to the program by primary care providers, hospitals, and community based agencies, including nutrition programs. Services are available at Boston Medical Center, Brockton Hospital, Tufts-New England Medical Center, Saint Anne’s Hospital, Children’s Hospital, Greater Lawrence Family Health Center, Baystate Medical Center, Saints Memorial Medical Center, and UMass Memorial Medical Center.

## Eligibility

Services are open to any child in the Commonwealth whose growth pattern poses a concern to parents or providers.

## Benefits/Covered Services

Services are provided by multidisciplinary teams that include a physician, nutritionist, nurse, social worker, and psychologist or case manager, all trained in the evaluation and treatment of growth delays. Services may be provided on an outpatient basis and may include home visit follow-up. Services include:

- Comprehensive outpatient clinical assessments including:
  - growth and nutrition assessment
  - medical assessment
  - developmental assessment
  - social and interactional assessment
- Nutrition and medical intervention
- Case management
- Community education and outreach.

## How to Apply

Children with growth delay come to the Growth and Nutrition Program for evaluation and treatment through referrals from primary care providers, hospitals, and community-based agencies including nutrition programs.

For more information about the Growth and Nutrition Program contact:

Growth and Nutrition Program  
Bureau of Family and Community Health, Nutrition Services Division  
250 Washington Street  
Boston, MA 02108  
617-624-6100; TTY: 617-624-5592  
[www.mass.gov/dph/fch/growth.htm](http://www.mass.gov/dph/fch/growth.htm) \*

\* The Commonwealth of Massachusetts has initiated a web-portalization project. Web site addresses for state agencies are subject to change. If you encounter an obsolete web address, please use [www.mass.gov](http://www.mass.gov) to access information.

# Massachusetts Men's Health Partnership

The Massachusetts Men's Health Partnership, formerly known as the Prostate Health Awareness Program, serves uninsured and underinsured men throughout the Commonwealth. The Partnership pays for prostate cancer and cardiovascular disease risk-factor screenings. In addition to screening services, the program assists clients in understanding the implications of the screening tests and in obtaining appropriate medical follow-up.

## **Eligibility (Target Populations)**

Uninsured and underinsured:

- Prostate cancer screening
  - African-American men or men with a family history of prostate cancer who are age 40 years and older
  - men age 50 and older
- Cardiovascular disease risk factor screening
  - men age 18 or over

## **Benefits/Covered Services**

- Prostate cancer screenings
  - Prostate Specific Antigen (PSA) Test
  - Digital Rectal Examination (DRE)
- Cardiovascular disease risk factor screenings
  - lipid profile
  - blood pressure, height, and weight
  - fasting blood sugar
- Follow-up medical consultations

## **How to Apply**

For more information contact:

Peter Nyandika, M.D., M.P.H.  
Director, Massachusetts Men's Health Partnership  
Massachusetts Department of Public Health  
250 Washington Street  
Boston, MA 02108  
Tel: 617-624-5070  
Fax: 617-624-5075  
E-mail: [peter.nyandika@state.ma.us](mailto:peter.nyandika@state.ma.us)

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# Massachusetts Women's Health Network

Massachusetts Women's Health Network (WHN), formerly known as the Breast and Cervical Cancer Initiative and the Well Women Project, provides free breast and cervical cancer screenings, health education services, and diagnostic services to low-income uninsured women in Massachusetts. WHN contracts with 26 local health centers, hospitals, and community agencies to provide these services at locations throughout the state. At eight of these contracted sites, women can also receive free cardiovascular risk reduction education and lifestyle interventions. All enrolled women with abnormal results receive case management services including linkage to free or low-cost treatment, when needed.

## Eligibility

Participants must:

- Have a household income equal to or less than 250% FPL
- Have no other insurance that will cover these services or have a deductible they are unable to pay
- Be age 40–64.

*Exceptions:*

- Women ages 18-39 may be eligible if they:
  - have a personal or family history of breast or ovarian cancer
  - have received therapeutic radiation to the chest
  - are referred by a clinician based on an abnormal clinical finding to rule out breast cancer
  - have never had a pap test or have not had a pap test in the past five years
- Women over age 65 are eligible if they:
  - are not eligible for Medicare
  - cannot pay for Medicare Part B
- Men are eligible if they:
  - are referred by a clinician based on an abnormal clinical finding to rule out breast cancer

## Benefits/Covered Services

- |                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                             |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"><li>• Mammograms</li><li>• Pap tests</li><li>• Screening for hypertension, cholesterol, and diabetes</li><li>• Health risk assessment and lifestyle counseling*</li></ul> | <ul style="list-style-type: none"><li>• Clinical breast exams</li><li>• Pelvic exams</li><li>• Diagnostic services for breast and cervical cancer (including, but not limited to biopsies, radiology, pathology, anesthesia, and ambulatory surgical center fees)</li></ul> |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

\* These services are available to eligible women at selected locations.

## How to Apply

WHN provides free services at locations throughout the Commonwealth. A list of sites is available upon request. Enrollment information is available in a variety of languages.

For more information contact:

Suzana Alves  
Women's Health Network  
Massachusetts Department of Public Health  
250 Washington Street  
Boston, MA 02108  
877-414-4447 (TTY: 617-624-5992)  
[www.mass.gov/dph/fch/whn/index.htm](http://www.mass.gov/dph/fch/whn/index.htm) \*\*

\*\* The Commonwealth of Massachusetts has initiated a web-portalization project. Web site addresses for state agencies are subject to change. If you encounter an obsolete web address, please use [www.mass.gov](http://www.mass.gov) to access information.

# Organ Transplant Fund

The Organ Transplant Fund was established to assist Massachusetts residents with the uninsured cost of their medically approved transplants and related expenses. Since August 1, 2003, the fund has been used to pay only for the medications used to maintain transplants, or to reimburse patients for insurance with medication coverage. Over 60% of the fund recipients have received kidney transplants. Percentages of recipients receiving other types of organ transplants are heart (11%), liver (11%), bone marrow (8%), heart/lung (4%), lung (2%), and kidney/pancreas (2%).

## Eligibility

Residents of the state are eligible for assistance with expenses not covered by insurance if they:

- Have received a functioning organ
- Earn less than \$60,000 per year
- Are not eligible for other forms of assistance.

## Benefits/Covered Services

- Immuno-suppressive medications
- When appropriate, the Organ Transplant Fund assumes the cost of insurance premiums providing medication coverage

## How to Apply

Applicants can ask a social worker at the hospital where the transplant was performed for help in applying to the Fund, or can call the Fund directly at 617-753-7342 to ask for an application. For general information about the Organ Transplant Fund contact:

Joan Gorga  
Director, Organ Transplant Services  
Massachusetts Department of Public Health  
2 Boylston Street, 3rd Floor  
Boston, Massachusetts 02116  
617-753-7342  
[www.mass.gov/dph/dhcq/transpl.htm](http://www.mass.gov/dph/dhcq/transpl.htm) \*

\* The Commonwealth of Massachusetts has initiated a web-portalization project. Web site addresses for state agencies are subject to change. If you encounter an obsolete web address, please use [www.mass.gov](http://www.mass.gov) to access information.

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# School-Based Health Centers

School-Based Health Centers provide children and adolescents with access to early, comprehensive, and competent primary care. School-Based Health Center services include diagnosis and treatment with 24-hour, 7-day-a-week, year-round back-up; access to mental health and substance abuse services; access to specialized services such as nutritional counseling, dental services, health promotion, and health education; and follow-up and case management/care coordination services. Sixty-two Massachusetts school-based health centers receive some Massachusetts Department of Public Health (DPH) funding. DPH expects school-based health centers to bill both public and private third-party payers for medical services provided. Medical services are not covered by DPH funding except in the specific instances outlined below.

## Eligibility

- Any child attending a participating public school
- Parental consent is required, except for those specific instances in which state law allows minors to receive care without parental consent

## Benefits/Covered Services

Clinical services covered by the DPH-funded portion may include:

- Health education
- Nutrition counseling
- Individual and group psychosocial support
- In-school case consultation and care coordination
- Early identification of risks

Medical services are covered only by exception and in the following situations:

- The child is uninsured at the time of the visit
- The child's legal right to confidential care would otherwise be compromised
- The encounter with the school-based health center provider is for a minor illness that ordinarily would not require a visit to the office of a primary care practitioner and where such a visit provides an entry point for engaging the student in addressing his or her health care needs
- The child needs urgent care, and in the clinical opinion of the school-based health center provider, the child would not be seen in a timely manner by another practitioner.

## How to Apply

Interested persons should call the city or town school department or an individual school to inquire whether a school-based health center is located at a particular school. For information about school-based health centers, including site location information, contact:

Renée Aird, B.S.N., M.S.  
Director, School-Based Health Centers  
Bureau of Family and Community Health  
250 Washington Street, 5th Floor  
Boston, MA 02108  
617-624-6015 (TTY: 617-624-5992)  
[www.mass.gov/dph/fch/schoolhealth/sbhc.htm](http://www.mass.gov/dph/fch/schoolhealth/sbhc.htm) \*

\* The Commonwealth of Massachusetts has initiated a web-portalization project. Web site addresses for state agencies are subject to change. If you encounter an obsolete web address, please use [www.mass.gov](http://www.mass.gov) to access information.



## Sexual Assault Prevention and Survivor Services: Rape Crisis Centers

The Sexual Assault Prevention and Survivor Services program provides free short-term crisis intervention counseling and telephone hotline services for adolescent and adult survivors of sexual assault. Services are also provided for family members, friends, and professionals who may be part of support networks for victims of any age, including children. Community-based prevention education programs are also available.

### **Eligibility:**

- Adolescent and adult survivors of any kind of sexual assault, regardless of when it occurred
- Adolescent and adult family members and friends of sexual assault victims of any age
- Professionals who care for sexual assault survivors
- Community members who need information about sexual assault issues and services

### **Benefits/covered services:**

- 24-hour hotline for sexual assault crisis support, information, and referrals
- Individual short-term sexual assault crisis counseling
- Prevention education
- A statewide helpline specifically for Spanish-speaking sexual assault survivors and their loved ones, available weekdays at 1-800-223-5001 (voice) / 508-852-7600 (TTY)
- Although funding for the following services was eliminated in FY04, some of the rape crisis centers may be offering one or more: group counseling for survivors; group counseling for non-offending parents/guardians or partners of survivors; and counseling for survivors during medical exams, police reporting, and court proceedings.

### **How to apply:**

For a list of Rape Crisis Center sites, please visit [www.mass.gov/dph/fch/sapss](http://www.mass.gov/dph/fch/sapss) \* on the web or call your local rape crisis hotline at 1-800-542-5212 (voice) / 1-800-439-0183 (TTY).

A complete list of sites and general information about these programs can also be obtained by contacting:

Marci Diamond, M.P.A.  
Director of Sexual Assault Prevention and Survivor Services  
Massachusetts Department of Public Health  
250 Washington Street  
Boston, MA 02108-4619  
Phone: 617-624-5457; (TTY: 617-624-5992)  
Fax: 617-624-5075  
Email: [marci.diamond@state.ma.us](mailto:marci.diamond@state.ma.us)  
[www.mass.gov/dph/fch/sapss](http://www.mass.gov/dph/fch/sapss) \*

\* The Commonwealth of Massachusetts has initiated a web-portalization project. Web site addresses for state agencies are subject to change. If you encounter an obsolete web address, please use [www.mass.gov](http://www.mass.gov) to access information.

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# Sexually Transmitted Disease Prevention Clinics

Sexually Transmitted Disease (STD) Prevention Clinics are walk-in clinics that provide STD medical diagnosis, treatment, management, laboratory testing, disease intervention, partner notification, confidential HIV counseling and testing, patient education, and condom distribution. Clinics are staffed by registered nurses and nurse practitioners. All clinics provide translation services for non-English-speaking clients. There are eight STD clinics statewide. STDs include syphilis, gonorrhea, chlamydia, ophthalmia neonatorum, neonatal herpes, chancroid, granuloma inguinale, lymphogranuloma venereum (LGV), pelvic inflammatory disease (PID), genital warts, genital herpes, Hepatitis B, HIV/AIDS, vaginitis, candida, gardnerella, mites, and lice. No one is turned away because of inability to pay, nationality or citizenship status. Children 18 years of age or younger can be checked and treated for STDs free of charge and without parental consent. For reasons of confidentiality, insurance information is not requested from children.

## Eligibility

Target populations include:

- Adolescents and young adults
- Women
- Populations of low socio-economic status
- Persons with chemical substance abuse or dependency.

## Benefits/Covered Services

- Comprehensive STD exams with testing and treatment if appropriate
- Medications for certain STDs are provided free of charge for eligible individuals
- Confidential (not anonymous) HIV counseling and testing
- All visits are confidential

## How to Apply

For information about STD clinic sites and general information about the STD Prevention Clinics contact:

Bill Dumas, R.N.  
Program Manager, Clinical Services  
Massachusetts Department of Public Health  
State Laboratory Institute  
305 South Street  
Jamaica Plain, MA 02130  
617-983-6950  
[www.mass.gov/dph/cdc/std/divstd.htm](http://www.mass.gov/dph/cdc/std/divstd.htm) \*

\* The Commonwealth of Massachusetts has initiated a web-portalization project. Web site addresses for state agencies are subject to change. If you encounter an obsolete web address, please use [www.mass.gov](http://www.mass.gov) to access information.

# Smoking Cessation Program

The Massachusetts Tobacco Control Program funds the statewide Try-To-STOP TOBACCO Resource Center, which offers telephone and internet-based smoking cessation services to residents of Massachusetts, with referral to community-based tobacco treatment programs. The Resource Center also provides information and resources to the general public, tobacco control professionals, educators, and health care providers.

## Eligibility

The services of the Try-To-STOP TOBACCO Resource Center of Massachusetts are free to all Massachusetts residents.

## Benefits/Covered Services

*The Tobacco-Free Helpline: 1-800-TRY-TO-STOP (800-879-8678); 1-800-8-DEJALO (800-833-5256);  
TTY line 1-800-833-1477*

Tobacco users who want to quit and stay quit can receive free, telephone-based tobacco treatment counseling. Helpline staff also offer health education information on tobacco to the public and health care providers. The Helpline is open from 9:00 a.m. to 7:00 p.m. Monday through Thursday, and 9:00 a.m. to 5:00 p.m. on Friday. Callers may leave a message after hours, and recorded QuitTips are available 24 hours a day at 1-800-9-GET-A-TIP. Translation is available for callers who do not speak English or Spanish.

*Web site and QuitWizard: [www.trytostop.org](http://www.trytostop.org)*

The web site, [www.trytostop.org](http://www.trytostop.org), offers smokers expert information, peer support, and the Quit Wizard to help smokers quit. The Quit Wizard is a self-paced, interactive program that guides the tobacco users through the quitting process. The web site also features an interactive bulletin board.

*Community Tobacco Treatment Services*

A number of hospitals and health and human service agencies throughout the state offer tobacco treatment services on a fee-for-service basis. To obtain a list of sites, go to [www.trytostop.org](http://www.trytostop.org) web site and click on the tab, "I Want To Quit," or call 1-800-TRY-TO-STOP.

*QuitWorks*

QuitWorks is a collaboration of the Department of Public Health with all major health plans in Massachusetts. QuitWorks links providers and their patient who smoke, regardless of health insurance status, to proactive telephone counseling provided by the Try-To-STOP TOBACCO Resource Center. Information for providers on QuitWorks is available online at [www.quitworks.org](http://www.quitworks.org).

## How To Apply

For information to help tobacco users quit smoking, contact the Try-To-STOP TOBACCO Resource Center at 1-800-TRY-TO-STOP or [www.trytostop.org](http://www.trytostop.org). To enroll in QuitWorks, ask your health care provider.

For general information about Smoking Cessation programs, contact:

Donna Warner, Director, Planning and Program Development, Tobacco Control Program  
Massachusetts Department of Public Health  
250 Washington Street  
Boston, MA 02108  
617-624-5912  
[www.mass.gov/dph/mtcp/home.htm](http://www.mass.gov/dph/mtcp/home.htm) or [www.trytostop.org](http://www.trytostop.org) \*

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\* The Commonwealth of Massachusetts has initiated a web-portalization project. Web site addresses for state agencies are subject to change. If you encounter an obsolete web address, please use [www.mass.gov](http://www.mass.gov) to access information.

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# Special Medical Fund

The Special Medical Fund (SMF) helps families pay expenses related to their child's special health care needs. The SMF assists families when insurance or public benefits are either exhausted or not available to cover the expense in question. While limited, the fund can help with a broad range of bills not otherwise covered, including medications, respite care, special equipment, medical supplies, and many other expenses related to a child's special health care needs.

## Eligibility

Varies according to each program under the Special Medical Fund. See individual program description for more information.

## Benefits/Covered Services

### *Flexible Family Support Fund*

This fund is for families with children, birth through age 21, with special health care needs who experience financial difficulty in paying for expenses related to the child's health issue(s). The fund can help with bills not covered by health insurance such as medications, respite care, special equipment, medical supplies, and many other expenses.

### *PKU (Phenylketonuria) Special Dietary Program*

This program pays for special low-protein foods and formula for children (and adults) with a diagnosis of PKU or other related metabolic disorders such as MSUD (Maple Sugar Urine Disease) and Galactosemia. Most insurance companies pay for these products, but if someone is uninsured, underinsured or on MassHealth, the Massachusetts Department of Public Health pays for these products.

### *Hearing Aid Program for Children*

This program is for children, birth through age 21, with established hearing loss. The program pays for hearing aids, ear molds, and the initial set of batteries. The family must complete an application and meet program financial eligibility guidelines.

## How to Apply

The Special Medical Fund can be accessed in two ways:

- Through any DPH Regional Health Office  
(see [www.mass.gov/dph/fch/care/index.htm](http://www.mass.gov/dph/fch/care/index.htm) \* to locate the office nearest your home)
- Via a statewide toll-free telephone number: 1-800-882-1435

\* The Commonwealth of Massachusetts has initiated a web-portalization project. Web site addresses for state agencies are subject to change. If you encounter an obsolete web address, please use [www.mass.gov](http://www.mass.gov) to access information.

# Substance Abuse Prevention and Treatment

The Bureau of Substance Abuse Services (BSAS) provides an array of alcohol and other drug prevention, treatment, and recovery services to individuals and families in communities in Massachusetts. These services include acute treatment, outpatient counseling, day treatment, and residential services. The Bureau provides funds to Regional Centers for Healthy Communities in Massachusetts for efforts targeted toward the reduction of alcohol and other drug-related problems. It also provides funds for youth programs in schools, courts, community agencies, housing projects, and on the street.

## **Eligibility**

Eligibility requirements differ depending on the program; following are several examples. Individuals seeking acute treatment services must be at risk for acute withdrawal from alcohol and other drugs. Acupuncture treatment is open only to people with mild to moderate detoxification needs. Compulsive gambling programs evaluate people seeking admission based on certain compulsive gambling criteria. Priority for admission to treatment is given to high-risk intravenous drug users, homeless men and women, pregnant and addicted women, and men and women with HIV/AIDS.

## **Benefits/Services/Programs**

The following is a description of the benefits and services provided by BSAS programs that provide direct services. Many of these programs also accept Medicaid and other third-party payments. BSAS considers itself the payer of last resort. BSAS pays for indigent clients and clients who received non-reimbursable services.

### *Driving Under the Influence Programs (court mandated)*

First Offender - Driver Alcohol Education  
Second Offender - Aftercare  
Third Offender - Residential

### *Criminal Justice Collaborative (court mandated; clients on probation)*

Programs specifically for people with substance abuse problems involved in the criminal justice system.

### *Acute Treatment Services*

Programs offering 24-hour nursing care to medically monitor and treat an individual's withdrawal. Following completion of this level of care, ATS offers continued monitoring and assessment.

### *Acupuncture Services*

Offers acupuncture treatments six days a week for two to three weeks for individuals in treatment for mild to moderate withdrawal symptoms.

### *Compulsive Gambling*

Specialized outpatient services for compulsive gamblers and their families.

### *Ambulatory Treatment Programs*

Day Treatment: provides individuals with a minimum of four hours of counseling, three times a week.  
Intensive Outpatient Treatment: provides individuals with group counseling a minimum of three times a week.

### *Outpatient Detoxification*

Programs provide outpatient services to individuals in need of detoxification and counseling services.

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#### *Narcotic Treatment*

Medically monitored outpatient narcotic treatment services for opiate-addicted adults.

#### *Outpatient Counseling*

Programs provide outpatient individual, group, and family counseling; health education; aftercare planning; and referral.

#### *Family Substance Abuse Shelter*

For homeless recovering parents and their children.

#### *Residential Rehabilitation*

Provides structured rehabilitative environments for recovering individuals (clients may pay based on a sliding-fee scale).

#### *Youth Residential*

Programs provide substance abuse treatment services to teenagers, ages 14–18.

#### *Transitional Support Services*

Programs provide individuals with a transitional substance-free supportive environment, promote recovery, and facilitate aftercare planning.

#### *CHINS/Youth Prevention*

Children In Need of Services/Youth Prevention provides pre-treatment, psycho-education, and assessment for children at risk for substance abuse.

#### *Sober Housing*

Provides transitional housing, case management, and support services to clients in recovery.

### **How to Apply**

To locate a site, call the Massachusetts Substance Abuse Information and Education Helpline at 800-327-5050 (TTY: 617-536-5872); or in the Boston area call 617-445-1500.

An online searchable database of treatment programs is available for downloading at [www.helpline-online.com](http://www.helpline-online.com).

The *Substance Abuse Prevention and Treatment Directory* is available for downloading at [www.mass.gov/dph/bsas/pubs.htm](http://www.mass.gov/dph/bsas/pubs.htm).\*

\* The Commonwealth of Massachusetts has initiated a web-portalization project. Web site addresses for state agencies are subject to change. If you encounter an obsolete web address, please use [www.mass.gov](http://www.mass.gov) to access information.

## Tuberculosis Clinical Services

Tuberculosis (TB) clinical services are intended to prevent and control TB in Massachusetts. The clinics provide culturally and linguistically accessible services to populations at risk for TB. Clinics use a case management model to identify, evaluate, and provide therapy for persons with diagnosed or suspected TB. TB drugs are provided free of charge to the pharmacy servicing the TB clinic.

### Eligibility

Any resident of Massachusetts, with special consideration for vulnerable individuals who have limited access to treatment for economic or other reasons.

- Individuals who have or are suspected to have TB
- Individuals who have had close contact with persons who have, or who are suspected to have, TB
- Persons with known or suspected latent TB infection and who also have the following conditions or problems:
  - chest X-rays consistent with previous untreated TB
  - foreign born from high-prevalence countries; in US five years or less
  - injection drug users and other substance abusers
  - low-income, especially the homeless
  - residents of institutions (shelters, long-term care, corrections, etc.)
  - medical conditions known to increase the risk of TB
  - locally identified as high-risk population
  - children under 15 years of age in any of the high-risk groups listed above
  - health care workers or other staff who provide services to the high-risk groups.

### Benefits/Covered Services

- Case management services
- Medical evaluations
- Nursing follow-up
- Radiography (X-ray)
- Anti-tuberculosis medications
- Monthly monitoring

### How to Apply

In general, individuals are referred to a TB clinic by a primary care physician or local board of health. For a list of clinics contact:

Denise Lancto  
Administrative Assistant  
Division of Tuberculosis Prevention and Control  
Massachusetts Department of Public Health  
305 South Street  
Jamaica Plain, MA 02130  
617-983-6970  
[www.mass.gov/dph/cdc/tb](http://www.mass.gov/dph/cdc/tb) \*

\* The Commonwealth of Massachusetts has initiated a web-portalization project. Web site addresses for state agencies are subject to change. If you encounter an obsolete web address, please use [www.mass.gov](http://www.mass.gov) to access information.

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# Universal Newborn Hearing Screening

State law requires that all newborns in Massachusetts receive a hearing screening at birth. The Universal Newborn Hearing Screening Program (UNHSP) oversees hearing screening in Massachusetts and assists families in receiving appropriate follow-up services. The Program provides outreach to families, family support, parent to parent support, and information and referral to available resources. The UNHSP works closely with the statewide Early Intervention Program (EI) to ensure that all newborns and young children with hearing loss are connected to EI. The UNHSP also provides information and referral to families with newborns who have a risk indicator for hearing loss.

## Eligibility

Children ages 0–3. There is no income eligibility requirement.

## Benefits/Covered Services

- Pays uninsured costs of hearing evaluations
- Provides information and referral services; connects families to appropriate resources

## How to Apply

Contact:

Janet Farrell, Program Director  
Universal Newborn Hearing Screening Program  
Division of Special Health Needs  
Bureau of Family and Community Health  
250 Washington Street, Fourth Floor  
Boston, MA 02108  
800-882-1435  
617-624-5957  
TTY: 617-624-5992  
[www.mass.gov/dph/fch/hearscreen.htm](http://www.mass.gov/dph/fch/hearscreen.htm) \*

\* The Commonwealth of Massachusetts has initiated a web-portalization project. Web site addresses for state agencies are subject to change. If you encounter an obsolete web address, please use [www.mass.gov](http://www.mass.gov) to access information.



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# Medicare

Medicare is a national health insurance program for people 65 years of age and older, certain younger disabled people, and people with kidney failure who need dialysis or a transplant. Medicare has no income or asset limits. Original Medicare is divided into Part A (Hospital Insurance) and optional Part B (Medical Insurance). Part A pays for care in hospitals and skilled nursing facilities, as well as for home health care and hospice care. Part B pays for doctors, outpatient hospital care, and other medical services not covered by Part A, such as the services of physical and occupational therapists.

There are many different ways one can choose to receive Medicare benefits. There are also differences in how much the plans cost; what extra benefits, such as prescription drugs, may be available; and the flexibility a person has in choosing doctors, hospitals, and other providers. The type of plan a person chooses will depend on his or her individual health coverage needs.

Changes frequently occur in the Massachusetts Medicare health insurance market. In order to keep abreast of these changes, consumers may contact SHINE (Serving the Health Information Needs of Elders). SHINE Health Insurance Counselors are trained and certified by the Executive Office of Elder Affairs to help consumers understand their options and apply to programs. Call SHINE for answers to any questions about Medicare, Medicaid, current health care coverage, or new health insurance options available to residents of Massachusetts. SHINE counselors can be reached at 800-AGE-INFO (800-243-4636) or TDD/TTY: 800-872-0166. See Appendix F, page 165).

## Medicare Programs

### *Original Medicare*

The original Medicare plan is the traditional pay-per-visit arrangement. Beneficiaries can go to any doctor, hospital or health care provider who accepts Medicare. Beneficiaries must pay deductibles as well as coinsurance amounts. Part A pays for hospital expenses and Part B covers medical expenses. Most Medicare beneficiaries receive Medicare Part A for free but must pay a premium for optional Medicare Part B.

### *Original Medicare Plan with a Supplemental Insurance Policy (Medigap)*

Supplemental insurance policies, which provide for extra benefits, may be purchased. In Massachusetts, three supplemental insurance policies are offered.

### *Medicare Managed Care Plans*

Medicare managed care plans involve groups of doctors, hospitals, and other health care providers who have agreed to provide care to Medicare beneficiaries in exchange for a fixed amount of money from Medicare.

### *Medicare at CHCs*

Medicare recipients can obtain care at community health centers that are federally qualified health centers (FQHC). If a beneficiary receives services at one of these centers, Medicare pays for some health services that are not usually covered by the original Medicare plan, such as preventive care.

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*PACE (Program of All Inclusive Care for the Elderly)*

In the Commonwealth, this program is known as the Massachusetts Elder Service Plan. See page 32.

*Senior Care Options (SCO)*

## **Other Resources**

*Massachusetts Executive Office of Elder Affairs*

- Maintains a web site with up-to-date information about health care choices for the over-age-65 population. [www.800ageinfo.org](http://www.800ageinfo.org)
- Publishes *A Massachusetts Guide to Health Insurance Choices*, available on the web site or by calling 800-AGE-INFO (800-243-4636) or TDD/TTY: 800-872-0166. To order, write to Massachusetts Executive Office of Elder Affairs, One Ashburton Place, Boston, MA 02108.

*Centers for Medicare and Medicaid Services (CMS)*

*(formerly Health Care Financing Administration (HCFA))*

CMS publishes a variety of guides summarizing Medicare and informing consumers of their options. Below are listed a few of the more popular publications. A list of all publications can be accessed at the web site listed below or by calling the number listed below.

### ***Medicare & You 2004***

Summary of Medicare benefits, rights and obligations, and answers to the most frequently asked questions about Medicare.

### ***Guide to Choosing a Nursing Home***

A step-by-step process and key resources to help you choose a nursing home.

### ***Where to Get Your Medicare Questions Answered***

### ***Understanding Your Medicare Choices***

### ***2003 Guide to Health Insurance for People with Medicare***

An information guide to help beneficiaries purchase Medigap supplemental insurance.

### ***The Medicare Savings Programs***

Guide to help in paying Medicare out-of-pocket expenses for some low-income persons.

### ***Your Medicare Benefits***

Copies are available:

- on the web at [www.medicare.gov/publications/home.asp](http://www.medicare.gov/publications/home.asp)
- by calling 800-MEDICARE (800-633-4227), TTY: 877-486-2048
- by writing to:

Centers for Medicare and Medicaid Services (CMS)

7500 Security Boulevard

Baltimore, MD 21244-8150

For other general questions about Medicare call either:

The Medicare Hotline at 1-800-MEDICARE (800-633-4227)

The Social Security Administration at 800-772-1213 (TTY: 800-325-0778)

## Original Medicare

This is the traditional pay-per-visit arrangement. Beneficiaries can go to any doctor, hospital or other health care provider who accepts Medicare. Beneficiaries must pay deductibles and coinsurance amounts for both Medicare Part A and optional Part B.

### **Eligibility**

Following are the eligibility guidelines for Medicare Part A and optional Medicare Part B:

- Persons 65 years or older who receive or are eligible to receive retirement benefits from Social Security or the Railroad Retirement Board
- Persons under 65 who have received Social Security Disability Insurance (SSDI) benefits for 24 months
- Persons under 65 who have received Railroad Retirement disability benefits for 24 months and meet the Social Security Act disability requirement
- Persons over 65 who have or whose spouse has had Medicare-covered government employment
- Persons under age 65 who have End-stage Renal Disease
- United States citizens or permanent residents, age 65 or older, who have not worked sufficient quarters to qualify for Social Security or Railroad Retirement benefits, but who pay a monthly Medicare Part A premium.

### *Enrollment Periods*

The enrollment period for Medicare varies based on the beneficiary's status. People will be enrolled in both Medicare Part A and Part B at the time of enrollment unless they choose to opt out of Medicare Part B. Late enrollment in optional Medicare Part B results in penalties that are added to the beneficiary's monthly Medicare Part B premiums. Failure to enroll in Medicare Part B may result in barriers to eligibility for supplemental programs such as Medigap, Medicare, HMOs or MassHealth.

- Persons 65 years or older who receive or are eligible to receive retirement benefits from Social Security or the Railroad Retirement Board may enroll in Medicare Part A and optional Medicare Part B during an initial enrollment period. The seven-month initial enrollment period starts three months before the month of the 65th birthday and ends three months after the month of the 65th birthday. Persons who wait until they are 65, or who sign up during the last three months of their initial enrollment period, will have their Medicare Part B start date delayed.
- Persons 65 years or older, who did not enroll in Medicare Part B because they were covered by an employer group health plan at the time they became eligible, can enroll up to 8 months after the end of the month in which they leave the employer group health plan. Medicare Part B coverage will begin the month after enrollment.
- Persons who receive or are eligible to receive SSDI benefits or Railroad Retirement Disability benefits are automatically eligible for Medicare Part A and Medicare Part B 24 months after they receive their first benefits check. They may opt out of optional Medicare Part B at this time. Persons under 65 who have Lou Gehrig's Disease (ALS) get their Medicare benefits the first month they get disability benefits from Social Security or the Railroad Retirement Board.
- Disabled persons under age 65 must first apply for and be determined eligible to receive SSDI benefits by the Social Security Administration before they can be eligible for Medicare. They should apply within five years of the onset of their disability or they may lose work quarters. Forty quarters are necessary for Social Security Disability Insurance eligibility and Medicare coverage. They will be automatically eligible for Medicare Part A and Medicare Part B 24 months after they receive their first benefits check. They may opt out of optional Medicare Part B at this time.

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- Persons who did not enroll in Medicare Part B during the initial enrollment period or when they left an employer group health plan may enroll during the General Enrollment Period from January through March of each year. These persons will be entitled to Medicare Part B, effective July 1 of that year. Their monthly Medicare Part B premium will go up by 10% for each year that they could have had Medicare Part B coverage but did not enroll.

### *Premiums*

The Social Security Administration withholds monthly premiums from retirement or disability benefit payments of Medicare beneficiaries. The cost of the Medicare premiums changes yearly. The amounts listed below are effective January 1, 2004. Several assistance programs are available for low-income individuals or couples who need help with Medicare premiums, deductibles, and copayments. Please see page 27 for information about the MassHealth Buy-In for Seniors (QMB) and Specified Low-Income Medicare Beneficiaries (SLMB).

### *Medicare Part A*

- Medicare Part A is premium-free for Railroad Retirement and Social Security recipients.
- United States citizens and permanent residents, age 65 or older, who have not worked sufficient quarters to qualify for Social Security or Railroad Retirement benefits must pay a monthly premium based on quarters of Social Security coverage. Beginning January 2004, the cost of the monthly Medicare Part A premium is \$343 per month for a person with less than 30 quarters of Social Security coverage, and \$189 per month for a person with 30-39 quarters of Social Security coverage.

### *Medicare Part B*

- \$66.60 per month for a person who enrolls in optional Medicare Part B coverage at the time of initial eligibility.
- A person who enrolls in optional Medicare Part B after the initial eligibility period must pay the monthly premium plus an additional 10% for each 12-month period that they could have had Medicare Part B coverage but did not enroll.

## **Benefits/Covered Services**

Medicare Part A and Part B cover some percentage of the cost of the services listed below. In some instances, deductibles and copayments apply. For information on specific amounts and numbers of days covered, refer to *Medicare and You 2004* or the *Massachusetts Guide to Health Insurance Choices* (see page 66 for information on how to order these publications). Low-income Medicare beneficiaries may need to apply for MassHealth for assistance with Medicare copayments and deductibles.

### *Medicare Part A covers:*

- Inpatient hospital care
- Skilled nursing facility care (after a related three-day inpatient hospital stay)
- Home health care
- Hospice care
- Blood – all but first three pints

### *Medicare Part B covers:*

- Medical expenses: doctor's services, inpatient and outpatient medical services and supplies, physical and speech therapy, diagnostic tests, and ambulance services
- Clinical laboratory tests: blood tests, urinalysis, etc.
- Home health care (if an individual does not have Part A)
- Durable medical equipment and supplies
- Outpatient hospital treatment
- Blood – all but first three pints

*Part B also helps pay for:*

- X-rays
- Speech language pathology services
- Artificial limbs and eyes
- Arm, leg, back, and neck braces
- Kidney dialysis and kidney transplants
- Under limited circumstances, heart, lung, and liver transplants in a Medicare-approved facility
- Preventive services (see below)
- Very limited outpatient drugs
- Emergency care
- Limited chiropractic services
- Medical supplies: items such as ostomy bags, surgical dressings, splints, and casts
- Breast prostheses following a mastectomy
- Ambulance services (limited coverage)
- The services of practitioners such as clinical psychologists, clinical social workers, and nurse practitioners
- One pair of eyeglasses after cataract surgery with an intraocular lens

*Preventive Services covered by Part B include:*

- Screening mammogram
- Pap smear and pelvic exams
- Colorectal cancer screening
- Diabetes monitoring
- Bone mass measurements
- Vaccinations
- Prostate cancer screening
- Glaucoma screening

## **How to Apply**

If you have questions about Medicare eligibility, call the Social Security Administration at 800-772-1213 or TTY/TTD: 800-325-0778.

To enroll in Medicare or apply for Social Security Disability Benefits, contact a local Social Security Administration office (see Appendix E for listings).

Call a SHINE health insurance counselor for help at 800-AGE-INFO (800-243-4636) or TDD/TTY: 800-872-0166.

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# Original Medicare with a Supplemental Insurance Policy (Medigap)

Supplemental Insurance Policies (Medigap) may be purchased for extra benefits. Medigap is not part of Medicare. It is an insurance that individuals may purchase to supplement Medicare. In Massachusetts there are three Medigap insurance policies offered. Each of these supplemental policies pays for different services, and the cost varies. Additionally, consumers may be able to choose between a supplemental policy in which they have the choice of which doctor or hospital to go to. Low-income individuals who cannot afford the cost of a Medigap plan may be eligible for supplemental coverage through MassHealth.

## Eligibility

- Must have Medicare Part A (Hospital Insurance) and Part B (Medical Insurance)
- Must not have End-Stage Renal Disease (ESRD). However, ESRD beneficiaries with a health plan will be able to remain in their current plan
- Must live in the service area of the health plan

## Benefits/Covered Services

*All Medigap plans pay for:*

- Medicare Part A coinsurance amounts for the 61st–90th day in each benefit period
- Medicare Part A coinsurance amounts for the 91st–150th day in each benefit period
- An additional 365 lifetime hospital days, in full
- Medicare Part B coinsurance amounts (generally covers the 20% of approved services that an individual would otherwise pay)
- The first three pints of blood each year.

In addition to the basic benefits covered by all three plans:

*Medicare Supplement Core pays for:*

- Mental health hospital stays—60 days per calendar period.

*Medicare Supplement 1 pays for:*

- Medicare Part A hospital stay deductible for the 1st–60th day
- Medicare Part A skilled nursing facility coinsurance for the 21st–100th day
- Medicare Part B annual deductible of \$100
- Medicare-covered services while traveling abroad
- Mental health hospital stays (120 days per benefit period).

*Medicare Supplement 2 pays for:*

- Medicare Part A hospital stay deductible for the 1st–60th day
- Medicare Part A skilled nursing facility coinsurance for the 21st–100th day
- Medicare Part B annual deductible of \$100
- Medicare-covered services while traveling abroad
- Mental health hospital stays (120 days per benefit period)
- Outpatient prescription drugs (\$35 deductible per calendar quarter, then 100% coverage for generic drugs and 80% for brand-name drugs).

*Medicare Supplement Core with Alternative Innovative Benefits Rider*

The Alternate Innovative Benefit Rider is a Blue Cross and Blue Shield of Massachusetts, Inc. rider to the company's Medicare Supplement Core Policy, and it was offered to be first effective as of January 1, 2004. The Medex Core Plus Rider offers preventive and prescription drug benefits that are in addition to what is available through the Medex Core Policy. The Medex Core Plus Rider is not guaranteed renewable and the benefits can be changed as of the Medex rate anniversary. If the rider is to be non-renewed or changed, participants will be notified 90 days before the anniversary date of March 15. At that time, they will have the option to change to another Medicare Supplement plan during a special 60-day open enrollment period without any break in coverage.

*The Medex Core Plus Rider pays for:*

- Foreign travel services—remainder of charges including portion normally paid by Medicare
- Preventive services—routine vision, dental, and hearing exams
- Reimbursement for corrective lenses (\$100 every other year) and hearing aids (\$200 every other year)
- Reimbursement for fitness and weight loss programs (\$150 per calendar year)
- Outpatient prescription drugs—coverage is at the 50% level for retail drugs and the 30% level for mail service drugs, with a \$150 limit on brand name drugs per calendar quarter.

**How to Apply**

To apply, individuals must contact the insurance company directly.

Lists of insurance companies that sell Medigap insurance in Massachusetts are available from the Executive Office of Elder Affairs and the Division of Insurance.

Ask for a copy of the *Massachusetts Bulletin for People with Medicare*.

Massachusetts Executive Office of Elder Affairs  
One Ashburton Place  
Boston, MA 02108  
800-AGE-INFO (800-243-4636) or TDD/TTY: 800-872-0166  
[www.800ageinfo.com](http://www.800ageinfo.com)

Division of Insurance  
One South Station, 5th Floor  
Boston, Massachusetts 02110  
Main Phone: 617-521-7794  
Consumer Help Line: 617-521-7777  
Fax: 617-521-7575, TDD: 617-521-7490  
[www.mass.gov/doi](http://www.mass.gov/doi) \*

For additional information, contact SHINE or a Council on Aging:  
1-800-AGE-INFO (800-243-4636) or TDD/TTY: 800-872-0166

\* The Commonwealth of Massachusetts has initiated a web-portalization project. Web site addresses for state agencies are subject to change. If you encounter an obsolete web address, please use [www.mass.gov](http://www.mass.gov) to access information.

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# Medicare Managed Care

A Medicare managed care plan involves a group of doctors, hospitals, and other health care providers who have agreed to provide care to Medicare beneficiaries in exchange for a fixed amount of money from Medicare every month. Currently, Medicare Health Maintenance Organizations (HMOs) are the only type of managed care plan offered to Medicare beneficiaries in Massachusetts. In a Medicare HMO, beneficiaries obtain services from a designated network of doctors, hospitals, and other health care providers. Beneficiaries must receive services from the designated network for full coverage. The HMO does not pay for out-of-network services unless the situation is an emergency or requires urgent care.

## Eligibility

- Must have Medicare Part A (Hospital Insurance) and Part B (Medical Insurance).
- Must not have End-Stage Renal Disease (ESRD). However, ESRD beneficiaries currently in a health plan will be able to remain in their current plan. An ESRD beneficiary who is currently in a health plan that is terminating its contract may join another plan in the same service area.
- Must live in the service area of the health plan.

## Benefits/Covered Services

Medicare managed care plans provide comprehensive medical coverage. The full range of Medicare Part A and Part B services is covered, as well as many of the services covered by Medigap supplemental policies. The Medicare HMO market in Massachusetts is currently undergoing rapid changes. To keep track of the changes, contact a SHINE health insurance counselor for help at 1-800-AGE-INFO (800-243-4636) or TDD/TTY: 800-872-0166.

## How to Apply

For a list of companies that offer Medicare HMO plans in Massachusetts, contact either of the following agencies. To apply, individuals must contact the HMO directly.

Ask for a copy of the *Massachusetts Bulletin for People with Medicare*.

Massachusetts Executive Office of Elder Affairs  
One Ashburton Place  
Boston, MA 02108  
1-800-AGE-INFO (800-243-4636)  
TDD/TTY: 800-872-0166  
[www.800ageinfo.com](http://www.800ageinfo.com)

Division of Insurance  
One South Station, 5th Floor  
Boston, Massachusetts 02110  
Main Phone: 617-521-7794  
Consumer Help Line: 617-521-7777  
Fax: 617-521-7575; TDD: 617-521-7490  
[www.mass.gov/doi](http://www.mass.gov/doi) \*

\* The Commonwealth of Massachusetts has initiated a web-portalization project. Web site addresses for state agencies are subject to change. If you encounter an obsolete web address, please use [www.mass.gov](http://www.mass.gov) to access information.



## Medicare at Community Health Centers (CHCs)

Medicare recipients can obtain care at all Massachusetts community health centers (CHCs). At many health centers, (those that are federally qualified health centers (FQHCs)), Medicare pays for some health services, such as preventive care, that the original Medicare plan does not usually cover. To find out if a particular health center has FQHC status, contact the Massachusetts League of Community Health Centers or the health center's business office.

### **Eligibility**

Any person who is part of the original Medicare plan.

### **Benefits/Covered Services**

All outpatient benefits listed under Benefits/Covered Services in the Original Medicare plan section are covered (see page 67).

In addition, when the above services are provided at an FQHC, there is no \$100 annual Part B deductible. If other services are provided, such as X-rays, the Part B \$100 deductible applies. In some instances, the usual 20% coinsurance for Part B services may be waived.

### **How to Apply**

Make an appointment at an FQHC. For a list of health centers contact:

Massachusetts League of Community Health Centers  
100 Boylston Street, Suite 700  
Boston, MA 02116  
800-475-8455

See also Appendix C.

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# Medicare-Approved Drug Discount Card

Medicare is contracting with private companies to offer voluntary, Medicare-approved, drug discount cards. People with lower incomes might qualify for a \$600 credit on the Medicare-approved drug discount card of their choice. Enrollment begins in May 2004 and the program begins in June 2004. The discount cards are good until December 31, 2005, when Medicare's new prescription drug benefit starts.

The Medicare-approved drug discount card is not insurance, and it is not a substitute for any other health insurance that covers prescription drugs. The participating private companies decide which prescriptions they will offer at a discount and the cost for those prescriptions. Only drugs included on the private company's discount drug list will be discounted.

The cost for enrolling varies by card, but is no more than \$30 per year. For those eligible for the \$600 credit, the enrollment fee is waived.

An individual is allowed only one Medicare-approved drug discount card at a time.

## Eligibility

### *For a discount card:*

- Individual must have Medicare Part A and/or Part B
- Individual must not have outpatient prescription drug coverage through Medicaid

### *For credit (up to \$600):*

If annual income is below a certain level (no more than \$12,569 for a single person or \$16,862 for a married couple), Medicare may pay the annual enrollment fee for the discount card and provide up to a \$600 credit each calendar year (2004 and 2005) toward prescriptions.

## Benefits

The cards provide a discount which will lower the cost of outpatient prescription drugs.

## How to Apply

For a list of Medicare-approved drug discount cards, to compare discount card programs, or to determine eligibility for the \$600 credit:

- Go to [www.medicare.gov](http://www.medicare.gov) on the web; select "Prescription Drug and Other Assistance Programs"
- Call 1-800-MEDICARE (1-800-633-4227), or TTY: 1-877-486-2048, and ask about drug savings.

When comparing cards, check total savings (of all drugs needed), as well as savings per drug; also consider whether card includes a preferred pharmacy.

All discount cards approved by Medicare will have a "MEDICARE RX APPROVED" seal; note that some private companies offer discount cards that aren't Medicare-approved.

# Other State, Federal, and Private Health Care Programs

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## COBRA Health Benefits

The Consolidated Omnibus Budget Reconciliation Act (COBRA) of 1986 requires that terminated employees or their families who may lose coverage because of termination of employment, death, divorce or other life events be able to continue their coverage under the employer's group health plan for themselves and their families for a limited period of time. Spouses and dependent children covered under an employee's health plan have an independent right to elect COBRA coverage. Employers must give eligible individuals a notice informing them of their right to choose to continue coverage under the plan. Individuals have at least 60 days to choose COBRA coverage or lose all rights to benefits. Once COBRA coverage is chosen, individuals may be required to pay for the coverage. Employers with 20 or more employees are usually required to offer COBRA coverage and to notify their employees of the availability of such coverage. COBRA applies to private-sector employees and to most state and local government workers. If the company no longer offers a health plan, there is no COBRA coverage available.

### Eligibility

Individuals working for employers with 20 or more employees are eligible. The employee, spouse of the employee, and dependent children of the employee all may qualify for COBRA.

Qualifying events for employees:

- Voluntary or involuntary termination of employment for reasons other than "gross misconduct"
- Reduction in the number of hours of employment

Qualifying events for spouses:

- Voluntary or involuntary termination of the covered employee's employment for any reason other than "gross misconduct"
- Reduction in the hours worked by the covered employee
- Covered employee becoming entitled to Medicare
- Divorce or legal separation of the covered employee
- Death of the covered employee

Qualifying events for dependent children:

- Loss of "dependent child" status under the plan rules

### Benefits/Covered Services

- Beneficiaries must be offered coverage identical to beneficiaries of the plan who are active employees. A change in benefits under the plan for active employees will also apply to COBRA beneficiaries.
- Beneficiaries must be allowed to make the same choices given to non-COBRA beneficiaries, such as during periods of open enrollment.
- Beneficiaries may be required to pay for COBRA coverage. The premium cannot exceed 102% of the cost to the plan for active employees. Under certain circumstances where COBRA coverage is extended, the premium for the additional months may be increased to 150% of the plan's total cost of coverage.

### Qualifying Events

### Number of Months Coverage

Termination/Reduced Hours:	18 months coverage
Employee enrolled in Medicare:	36 months coverage
Divorce or legal separation:	36 months coverage
Death of covered employee:	36 months coverage
Loss of dependent child status:	36 months coverage

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Individuals disabled in accordance with the Social Security Act may qualify for an additional 11 months of coverage to provide continuous coverage until their Medicare benefits begin. Clients found disabled by the Social Security Administration should notify the COBRA administrator within 60 days of their disability determination.

### **How to Apply**

Employers must notify the health plan administrators within 30 days after an employee loses health benefits. Health plan administrators must notify employees within 30 days of their right to elect COBRA coverage. Employees must respond by the 60th day after the written notice is sent or the day health care coverage ceased, whichever is later. Otherwise, all rights to COBRA benefits are lost.

The U.S. Department of Labor, Employee Benefit Security Administration, publishes a brochure entitled *Health Benefits Under the Consolidated Omnibus Budget Reconciliation Act (COBRA)*. To obtain a copy of this booklet call 800-998-7542, 866-275-7922, or 866-444-3272.

For other questions about COBRA, contact the nearest office of the Employee Benefit Security Administration, US Department of Labor. For the office nearest you call 866-444-3272.

Information about COBRA provisions for public sector employees is available from:

Centers for Medicare and Medicaid Services (CMS)  
7500 Security Blvd. Mailstop 53-16-26  
Baltimore, MD 21244-1850

A law similar to COBRA covers federal employees. Federal employees should contact their personnel office for more information.

## Community Health Centers

Community Health Centers are non-profit, community-based organizations that provide comprehensive primary and preventive health care services to MassHealth members, as well as uninsured and underinsured individuals, children, and families. Led by community-based boards of directors, health centers strive to meet the unique health needs of their communities in linguistically and culturally competent ways. Currently, 50 health centers provide health access at 145 sites throughout Massachusetts. All health centers have sliding fee scales that are based on a patient's ability to pay. CenterCare, as well as other Department of Public Health programs described in this catalog, can be accessed at selected health centers. Medicare beneficiaries may also be able to receive certain preventive services at no cost if they go to a federally qualified health center (FQHC). (See page 73 for information on Medicare at FQHCs and Appendix C on page 147 for a list of health centers).

### **Eligibility**

Open to all

### **Benefits/Covered Services**

Services provided at health centers may vary according to each health center's license, and include the following:

- Pediatrics
- Adult medicine
- Family medicine
- Obstetrics
- Gynecology
- Laboratory services
- Dental care
- Mental health
- Social services
- Dermatology
- Podiatry
- Acupuncture
- Home care

### **How to Apply**

To locate a local health center, see Appendix C or contact:

Massachusetts League of Community Health Centers  
100 Boylston Street, Suite 700  
Boston, MA 02116  
Telephone: 617-426-2225 or 800-475-8455  
[www.massleague.org](http://www.massleague.org)

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# Comprehensive Health Insurance Initiative (CHII)

The Comprehensive Health Insurance Initiative (CHII) is a sub-program of the Massachusetts HIV Drug Assistance Program (HDAP). CHII helps uninsured individuals living with HIV and AIDS pay the rising cost of premiums. CHII will pay required monthly premiums (and HDAP will cover prescription co-payments for HDAP-approved drugs) for individuals eligible for health insurance policies that cover prescription medications. The CHII Enrollment Assistant can assist CHII applicants in determining if they are eligible for this program.

## Eligibility

Individuals must be:

- Enrolled in HDAP. All HDAP criteria, as indicated below, must be met:
  - HIV positive
  - annual gross income of up to \$50,000; \$2,900 for each dependent
  - resident of Massachusetts (includes undocumented individuals who reside in the Commonwealth)
  - referral by a physician

## Benefits/Covered Services

CHII pays the costs of monthly insurance premiums through the following:

- COBRA
- Non-group / Small Group
- Self Employed
- Employee Premium Deduction

HDAP pays prescription co-payments for HDAP approved drugs up to the maximum for the plan.

*Services not covered:*

Each person enrolled in the CHII Program is responsible for all out-of-pocket costs associated with the coverage, including any co-payments or deductibles for:

- Office visits and other outpatient services
- Prescription drugs not included on the HDAP formulary
- Inpatient, ambulatory surgery, and emergency room visits.

## How to Apply

For more information contact:

CHII  
Community Research Initiative  
23 Miner Street  
Boston, MA 02215  
800-228-2714



# Connecticut River Valley Farmworkers Health Program

Qualified seasonal and migrant workers may be eligible for the Connecticut River Valley Farmworker Health Program. The program is funded with a grant from the Bureau of Primary Health Care. The program is offered by the Massachusetts League of Community Health Centers through various community health centers in Massachusetts and Connecticut.

## Eligibility

- Migrant and seasonal farm workers
- No other health insurance
- Includes anyone who has been a migrant or seasonal farmworker within the last 24 months

## Benefits/Covered Services

- Preventive care
- Outpatient physician visits
- Prescription medicines
- Outpatient mental and substance abuse services
- Diagnostic laboratory and X-ray services
- Preventive dental care
- Primary vision care

Participating Community Health Centers in Massachusetts:

Brightwood Health Center  
Centro De Salud  
380 Plainfield Street  
Springfield, MA  
413-794-4458

Community Health Center of Franklin County  
338 Montague City Road  
Turners Falls, MA 01376  
413-772-3748

Holyoke Health Center  
230 Center Street  
P.O. Box 6260  
Holyoke, MA 01040  
413-420-2200

## How to Apply

Massachusetts League of Community Health Centers  
c/o Connecticut River Valley Farmworker Health Program  
100 Boylston Street, Suite 700  
Boston, Massachusetts 02116  
Phone: 617-426-2225  
Fax: 617-426-0097  
E-mail: [massleague@massleague.org](mailto:massleague@massleague.org)

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# Fishing Partnership Health Plan

The Fishing Partnership Health Plan was developed through a collaboration among Caritas Christi Health Care System, the Massachusetts Fishermen’s Partnership, and Tufts Health Plan. It provides comprehensive affordable health insurance for members of the fishing industry and their families. Members participate in a plan that has all the features of a comprehensive HMO. The plan provides a subsidized rate structure based on income. Copayments are required in order to keep the product affordable. The Fishing Partnership Health Plan is administered by Tufts Health Plan.

## Eligibility

- Each enrollee must be a fisherman, a worker in a fishing-related industry, or a family member of a fisherman or worker in a fishing-related industry
- Fifty percent of the fisherman’s income must be earned in a fishing-related industry

## Benefits/Covered Services

- Comprehensive coverage including preventive care, office visits, chiropractic, hospitalization, and emergency coverage worldwide
- Small copayments
- No restrictions or exclusions for pre-existing conditions
- Wellness benefits including discounted fitness club memberships and discounted eyewear
- Pharmaceutical benefits

2003 Premium costs:

<i>Single-Person Coverage</i>		<i>Two-Person Coverage</i>	
Salary Range	Monthly Premium	Salary Range	Monthly Premium
Less than \$17,960*	\$155	Less than \$24,240**	\$310
\$17,961 to \$26,940	\$180	\$24,241 to \$36,360	\$360
\$26,941 to \$35,920	\$220	\$36,361 to \$48,480	\$440
Greater than \$35,920	\$290	Greater than \$48,480	\$580

<i>Family Coverage</i>	
Salary Range	Monthly Premium
Less than \$36,800***	\$460
\$36,801 to \$55,200	\$510
\$55,201 to \$73,600	\$630
Greater than \$73,600	\$850

\* If the applicant’s income is less than \$11,943, he or she may be eligible for MassHealth.  
\*\* If the applicant’s income is less than \$16,120, he or she may be eligible for MassHealth.  
\*\*\* If the applicant’s income is less than \$24,472, he or she may be eligible for MassHealth.

## How to Apply

Contact:  
The Massachusetts Fishermen’s Partnership  
2 Blackburn Center  
Gloucester, MA 01930  
978-282-4847  
888-282-8816

## Health Law Advocates

Health Law Advocates (HLA) provides free legal services for people seeking access to adequate health care who meet specified income guidelines. With our parent organization, Health Care For All, we combine legal expertise with grassroots mobilization and policy reform in the statewide movement for universal health care access. Health Law Advocates provides free legal representation and advocacy to hundreds of low-income Massachusetts families each year.

### **Eligibility**

- HLA serves clients statewide in all counties of Massachusetts
- Household income must be at or below 300% FPL
- HLA has no asset limit

### **Benefits/Covered Services**

HLA provides free legal services on a variety of health care access issues, including (but not limited to) denial of medication and treatment (MassHealth, Medicare, and private insurers); COBRA; Free Care and billing; health insurance after divorce; mental health parity; dental care; and other issues. We do not handle medical malpractice, SSI or SSDI denials.

### **How to Apply**

Call HLA's intake line at 617-338-5241.

Health Law Advocates  
30 Winter Street, Suite 940  
Boston, MA 02108  
Telephone (617) 338-5241  
Fax (617) 338-5242  
[www.hla-inc.org](http://www.hla-inc.org)

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# HEAR NOW

HEAR NOW is a national non-profit organization that assists individuals who cannot afford hearing aids. HEAR NOW makes available a large supply of hearing aids for low-income children and adults who meet the financial eligibility criteria. Hearing aids have full-year warranties. Once individuals are approved for the program, hearing instruments are dispensed and fitted by a nationwide network of about 4,000 hearing health care providers who donate their professional time to fit qualified applicants. Individuals who have received assistance from HEAR NOW may not apply for additional assistance for a minimum of three years.

## Eligibility

- An applicant's family income must be less than 125% FPL. Family size, medical expenses, and other financial resources are taken into account when determining total income.
- A copy of a current (within the past 6 months) complete hearing evaluation is required.

## Benefits/Covered Services

Services covered:

- Hearing aid(s) and/or earmold(s). Hearing aid(s) may be in-the-ear, behind-the-ear, and body type instruments.

Services not covered:

- Speech and language therapy
- Assistive listening devices
- TTYs
- Telecaptioning equipment
- Vibrotactile aids
- Electronic sound altering equipment
- Hearing dogs
- Services or devices that have already been ordered and/or fitted

There is a non-refundable \$50 per hearing aid fee to process the application.

## How to Apply

Request an application form from:

HEAR NOW  
6700 Washington Ave. S.  
Eden Prairie, MN 55344  
800-648-HEAR (800-648-4327)  
Fax: 952-828-6946  
E-mail: [joanita@sotheworldmayhear.org](mailto:joanita@sotheworldmayhear.org)  
[www.sotheworldmayhear.org](http://www.sotheworldmayhear.org)

# Massachusetts Home Care Program

The Massachusetts Home Care Program, administered by the Executive Office of Elder Affairs, provides home care to 35,000 elders each month through 27 local Aging Services Access Points (ASAPs). The ASAPs provide interdisciplinary case management, protective services, and information and referral services. Direct services are provided through contracts with other organizations. Clients are required to make copayments. Monthly copayments of \$7 to \$125 are charged depending on a person's income. Clients on Medicaid are requested to donate \$5 on a monthly basis. Clients qualifying for Medicaid may also be eligible for services provided by the Home and Community-based Waiver Program (see page 29).

## Eligibility

Individuals must:

- Be age 60 or older
- Be assigned a functional impairment level (FIL) of 1-4, with 1 indicating the highest level of impairment.

Currently, there are only enough funds available to serve individuals assigned FILs 1-3.

- FIL 1 have 4-7 ADL\* impairments
- FIL 2 have 2-3 ADL impairments
- FIL 3 have a combination of 6-10 ADL/IADL\*\* impairments
- FIL 4 have a combination of 4-5 IADL impairments
- Have at least one critical need that is not being met (critical needs are defined as all ADLs, meal preparation, food shopping transportation/medical treatments, and home health services)
- Annual gross income must be less than \$20,351/individual or \$28,797/couple

\* Activities of Daily Living (ADLs) include bathing, dressing, eating, toileting, continence, transferring, and mobility.

\*\* Instrumental Activities of Daily Living (IADLs) include: meal preparation, shopping, laundry, managing money, housework, transportation, use of telephone, outdoor mobility, and taking medicine.

## Benefits/Covered Services

The following services may be arranged for clients:

- |                              |                                 |
|------------------------------|---------------------------------|
| • Homemaker                  | • Personal care                 |
| • Personal care              | • Chores                        |
| • Social day care            | • Home health services          |
| • Dementia day care          | • Home-delivered meals          |
| • Adult day health           | • Emergency shelter             |
| • Supportive home care aide  | • Transportation                |
| • Laundry service            | • Grocery shopping              |
| • Emergency response/on-call | • Vision rehab                  |
| • Adaptive housing/equipment | • Home based wandering response |
| • Companion                  | • Respite                       |
| • Medication dispensing      | • Wanderer locator              |
| • Habilitation therapy       |                                 |

## How to Apply

Individuals apply for home care through local ASAPs. Call 800-AGE-INFO to be connected to the local ASAP serving your area. A list of all ASAPs as well as other information about other elder services is available at the following web site:

[www.800ageinfo.com](http://www.800ageinfo.com)

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# Medical Security Plan

The Medical Security Plan (MSP) of the Division of Unemployment Assistance provides either premium assistance or direct coverage for persons eligible for unemployment compensation in Massachusetts.

## Eligibility

*Category:* Massachusetts residents who either receive or are eligible to receive Massachusetts unemployment insurance benefits.

*Income Requirements:* Income from the last six months plus projected income for the next six months for both the applicant and the applicant's spouse must be less than 400% FPL.

## Benefits/Covered Services

### *Premium Assistance*

Unemployed persons who have the option of participating in their former employer's health plan may receive monthly premium subsidies towards their COBRA premium payments. For individuals, the monthly premium subsidy can cost up to \$217 a month. For claimants subscribing to a family health care insurance plan, the monthly premium subsidy can cost up to \$523 a month.

### *Direct Coverage*

These benefits are subject to deductibles, copayments, and yearly caps, and must be provided by a Blue Cross Blue Shield contracted provider.

### *Inpatient services*

- Medical and surgical admissions
- Mental health, alcoholism, and drug addiction admissions (30 days)
- Skilled nursing care admissions (up to 60 days)

### *Outpatient services*

- |                                                 |                                                            |
|-------------------------------------------------|------------------------------------------------------------|
| • Accident and emergency care                   | • Maternity care, including prenatal and postnatal visits  |
| • Alcoholism and drug addiction                 | • Medical care visits                                      |
| • Ambulance services                            | • Physical therapists services                             |
| • Cardiac rehabilitation                        | • Prescription drugs                                       |
| • Diagnostic labs, X-rays, other machined tests | • Psychiatric services for mental health conditions        |
| • Durable medical equipment                     | • Routine mammograms and pap smear tests                   |
| • Early intervention services                   | • Routine pediatric care, including immunizations to age 6 |
| • Home health care                              | • Surgery and related anesthesia                           |
| • Hospice services                              |                                                            |

## How to Apply

The MSP is currently administered by Blue Cross and Blue Shield of Massachusetts. To apply, call the customer service desk at 800-914-4455 and ask for an application form and brochure.

Medical Security Plan  
Massachusetts Division of Employment and Training  
19 Staniford Street  
Boston, MA 02114  
[www.detma.org/](http://www.detma.org/)

\* The Commonwealth of Massachusetts has initiated a web-portalization project. Web site addresses for state agencies are subject to change. If you encounter an obsolete web address, please use [www.mass.gov](http://www.mass.gov) to access information.

# Mental Health Treatment and Support Services

The Department of Mental Health (DMH) provides an array of mental health treatment and community support services to Massachusetts residents with serious mental illness or severe emotional disturbance. These services include case management; longer term inpatient care; community support; residential care; rehabilitation and employment; clubhouse programs; and specialized programs for children, adolescents, and their families.

## **Eligibility**

As established by Chapter 19 of the Massachusetts General Laws, the primary mission of DMH is to improve the quality of life for adults with serious and persistent mental illness, and children and adolescents with serious mental illness or severe emotional disturbance. To be approved as a DMH client, an individual must meet established clinical criteria, be determined in need of DMH continuing care services, and have no other means for obtaining these services.

## **Benefits/Services/Programs**

The following is a description of the benefits and services provided by the Department of Mental Health. Many of these programs and services also accept Medicaid and Medicare. For programs that are third-party reimbursable, DMH is a 'payer of last resort' and pays only for certain indigent, DMH-eligible clients, as funding allows.

### *Case Management*

Case Managers assist individuals to access services and make choices about opportunities and services via the development of an Individual Service Plan.

### *Outpatient and Medication Assistance*

These services provide timely evaluation/assessment and psychiatric treatment to individuals experiencing an acute or long-term mental health disorder. Services must be pre-authorized by the Department as a prerequisite for payment.

### *Longer Term Inpatient Care (Child, Adolescent, Adult)*

DMH provides inpatient care within units designed to serve seriously ill patients who are expected to be hospitalized for an extended period of time. For adults, services are oriented toward developing and implementing psychosocial rehabilitation programs and improving skills in activities of daily living. Specific services include diagnostic procedures, medication, psychotherapy, psychopharmacological treatment, medical care and treatment, and supportive services. For children and adolescents, additional services include recreation therapy and milieu therapy.

### *Community Support and Residential Care*

Community residential services are flexible in order to provide the appropriate level of support, supervision, treatment and rehabilitation depending upon the individual's specific and changing needs.

### *Skill Development and Employment Services*

These services provide opportunities for people with psychiatric disabilities to develop independent living skills and social networks, and to find meaningful employment and education.

### *Clubhouse Programs*

A clubhouse provides support services through a comprehensive self-help community-based center. Staff and members work as teams to perform the tasks necessary for the operation of the clubhouse.

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### *Day Services*

Day services are community-based programs that promote recovery and facilitate adjustment to community living for individuals who meet the DMH eligibility criteria for continuing care. Service components include self-care; home management; meal preparation; social skills; and money management.

### *Court Clinics (Adult and Juvenile)*

These clinics provide evaluation, assessment, and recommendations for treatment for court-involved persons in a court, correctional or other outpatient setting.

### *Specialized Programs for Children, Adolescents and their Families*

Child/Adolescent mental health services are provided to seriously emotionally disturbed or seriously mentally ill persons under age 19. These services include:

- Outpatient services
- Individual and family flexible support
- Community and school support
- Day services
- Intensive residential treatment programs

## **How to Apply**

### Contact:

Michael E. O'Neill  
Assistant Commissioner for Mental Health Services  
Department of Mental Health  
25 Staniford Street  
Boston, MA 02114  
Phone: 617/626-8068  
Fax: 617/626-8077



## Mini-COBRA

The Massachusetts small group continuation of coverage law, M.G.L. c. 176J, § 9 (Mini-COBRA), requires small group carriers to provide for the continuation of health benefits to employees of small business with 2-19 employees. Mini-COBRA allows employees and their family members to continue coverage on their small group health benefit plan and pay group rates for certain time periods under circumstances where they would have lost coverage.

Some differences between COBRA and Mini-COBRA are:

- COBRA is a federal law and is enforced by federal agencies. Mini-COBRA is a state law enforced by the Massachusetts Division of Insurance.
- COBRA applies to employers with 20 or more employees. Mini-COBRA applies to employers with 2-19 employees.
- COBRA applies to self-funded plans. Mini-COBRA does not apply to self-funded plans.

### Eligibility

Individuals working for employers with 2-19 employees. The employee, spouse of the employee, and dependent child of the employee all may qualify for Mini-COBRA.

Qualifying events for employees:

- Voluntary or involuntary termination of employment for reasons other than “gross misconduct”
- Reduction in the number of hours of employment

Qualifying events for spouses:

- Voluntary or involuntary termination of the covered employee’s employment for reasons other than “gross misconduct”
- Reduction in the hours worked by the covered employee
- Covered employee becoming entitled to Medicare
- Divorce or legal separation of the covered employee
- Death of the covered employee

Qualifying events for dependent children:

- Loss of “dependent child” status under the plan rules
- Voluntary or involuntary termination of the covered employee’s employment for any reason other than “gross misconduct”
- Reduction in the number of hours worked by the covered employee
- Covered employee becomes entitled to Medicare
- Divorce or legal separation of the covered employee from his/her spouse
- Death of the covered employee

### Benefits/Covered Services

- Beneficiaries must be offered coverage identical to beneficiaries of the plan who are active employees. A change in benefits under the plan for active employees will also apply to Mini-COBRA beneficiaries.
- Beneficiaries must be allowed to make the same choices given to non-Mini-COBRA beneficiaries, such as during periods of open enrollment.
- Beneficiaries may be required to pay for Mini-COBRA coverage. The premium cannot exceed 102% of the cost to the plan for active employees. Under certain circumstances where Mini-COBRA coverage is extended beyond the required number of months, the premium for additional months may be increased to 150% of the plan’s total cost of coverage.

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## Qualifying Events

## Number of Months Coverage

Termination/reduced hours:	18 months coverage
Employee enrolled in Medicare:	36 months coverage
Divorce or legal separation:	36 months coverage
Death of covered employee:	36 months coverage
Loss of dependent child status:	36 months coverage

Individuals disabled in accordance with the Social Security Act may qualify for an additional 11 months of coverage to provide continuous coverage until their Medicare benefits begin. Clients found disabled by the Social Security Administration should notify the COBRA administrator within 60 days of their disability determination.

## How to Apply

Small group carriers must notify employees of their rights under Mini-COBRA within 14 days of the date the small group carrier becomes aware of the qualifying event. In certain circumstances, the qualified beneficiary or the employee is responsible for notifying the small group carrier within a certain time period that a qualifying event has occurred.

Qualified Beneficiaries have 60 days in which to elect to continue coverage. The election period runs 60 days from the latter of:

- The date on which coverage terminates under the small group health benefit plan by reason of the qualifying event; or
- The date the notice to elect Mini-COBRA coverage is sent.

For more information contact:

Division of Insurance  
One South Station, 5th Floor  
Boston, Massachusetts 02110  
Main Phone: 617-521-7794  
Consumer Help Line: 617-521-7777  
TDD: 617-521-7490  
[www.mass.gov/doi](http://www.mass.gov/doi) \*

\* The Commonwealth of Massachusetts has initiated a web-portalization project. Web site addresses for state agencies are subject to change. If you encounter an obsolete web address, please use [www.mass.gov](http://www.mass.gov) to access information.

## Nongroup Health Insurance Plans

Nongroup health insurance is available to Massachusetts residents who are not enrolled in Medicare or MassHealth. Nongroup health insurance may be purchased from any carrier offering a plan. Carriers offering this coverage cannot deny an individual based on the individual's medical history. A carrier cannot deny coverage unless the applicant lives outside the carrier's defined service area, does not pay premiums or falsifies information on applications or claim forms. Carriers are, however, permitted to impose up to a six-month pre-existing condition limitation or a six-month waiting period (during which only emergency care is covered).

There is a continuous open enrollment period, therefore, a plan will become effective within 30 days of submitting an application. However, if an individual purchases coverage after a break of more than 63 days, the plan may impose a six-month pre-existing condition limitation or a waiting period.

There are three types of standard nongroup plans offered in the market: medical plans, preferred provider plans, and managed care plans. Participating carriers can offer a product with rates that vary based on a person's age, family type, place of residence, and premium payment code.

Carriers are allowed to offer one plan in addition to the standard plan. This alternate plan must include all the same core benefits as the standard plan, but may have higher copayments or deductibles and may exclude prescription drug coverage. Although the alternate plans are listed on the Division's lists, you should contact the company for more information about available options.

### Eligibility

To be eligible, individuals and their dependents must:

- Be Massachusetts residents
- Not be enrolled in Medicare or Medicaid (MassHealth)

### Benefits/Covered Services

Carriers offering plans in the nongroup market must offer a plan with a standard set of benefits including:

- Emergency services
- Hospital and physician services
- Preventive care
- Prescription drugs administered on an outpatient basis

These required plans may include cost sharing such as deductibles and copayments, but the amount cannot be greater than those approved for standard plans.

### How to Apply

For a list of participating insurers and nongroup rates, contact the Division of Insurance. Contact the individual insurers for the most current rates. A list of participating insurers is also available on the Division's web site ([www.mass.gov/doi](http://www.mass.gov/doi) \*).

Division of Insurance  
One South Station, 5th Floor  
Boston, Massachusetts 02110  
Main Phone: 617-521-7794  
Consumer Help Line: 617-521-7777  
Fax: 617-521-7772, TDD: 617-521-7490  
[www.mass.gov/doi](http://www.mass.gov/doi) \*

\* The Commonwealth of Massachusetts has initiated a web-portalization project. Web site addresses for state agencies are subject to change. If you encounter an obsolete web address, please use [www.mass.gov](http://www.mass.gov) to access information.

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## Shriners Hospital for Children — Boston (for burns)

The Shriners Hospital for Children in Boston is a 30-bed pediatric hospital, research, and teaching center in Boston. It is one of 22 hospitals for children operated by Shriners of North America and is affiliated with Massachusetts General Hospital, Harvard Medical School, Dartmouth-Hitchcock, Lahey Clinic, and the Harvard Combined Plastic Surgery Training Program. In addition to acute and reconstructive care, and rehabilitation services, Shriners provides care coordination for each patient, services that address families' psychosocial concerns, and schooling for inpatients by certified teachers. Shriners also provides community outreach programs such as Burn Awareness Programs for children and teachers, Community Reentry for children returning to school, and Prehospital Pediatric Burn Management for Emergency Medical Technicians.

### Eligibility

Children under the age of 18 who have burn conditions

### Benefits/Covered Services

- Acute care
- Reconstructive and restorative surgery
- Rehabilitation including physical and occupational therapy, recreational and child life therapy, care coordination, and family services

All medical treatment is without cost to the patient, his or her family, or a third party. Transportation is the responsibility of the family; however, local Shriners organizations often offer assistance.

### How to Apply

For questions about applying to Shriners Hospital call the patient referral line: 1-800-237-5055. (This is NOT an emergency number).

Boston Shriners Hospital  
51 Blossom Street  
Boston, MA 02114  
617-722-3000  
[www.shrinershq.org](http://www.shrinershq.org)

In an emergency, physicians should contact the hospital directly.

## Shriners Hospital for Children — Springfield (for orthopaedics)

Shriners Hospital for Children in Springfield, Massachusetts, is a 40-bed, pediatric, orthopaedic hospital licensed by the Commonwealth of Massachusetts and accredited by the Joint Commission on Accreditation of Healthcare Organizations. The hospital provides treatment for diseases of the bones, muscles, and joints to children from birth to 18 years of age.

### **Eligibility**

Children under 18 years of age with an orthopaedic condition

### **Benefits/Covered Services**

All care while at Shriners Hospital is provided at no charge to patients, families, insurance companies or governmental agencies.

### **How to Apply**

To refer a child, call 800-322-5905 or 413-787-2000, or download an application from the web at [www.shrinershq.org/downloads/application.pdf](http://www.shrinershq.org/downloads/application.pdf).

#### Contact:

Mark Niederpruem  
Shriners Hospital for Children  
516 Carew Street  
Springfield, MA 01104  
[www.shrinershq.org](http://www.shrinershq.org)

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# Small Group Insurance

Small group health insurance plans are available to employees of Massachusetts businesses that employ up to 50 employees as well as self-employed individuals. Any plan offered by an insurance carrier to one small group employer must be offered to all other small group employers. Rates may vary from one business to another based only on the age, family type, industry, number of eligible persons, and participation rate of the group. Insurance carriers may impose a limited number of pre-existing condition and waiting period requirements.

## Eligibility

- Employees who work on a full time basis (30 hours or more) and are hired to work for a period of not less than five months
- Employees' dependents (spouse and children) may be eligible
- Owners, sole proprietors, and/or partners of a partnership may be eligible

Insurance carriers may offer small group policies to employees who work less than the amount of hours required by law, as long as they offer these policies to all small groups.

## Benefits

Exact benefits are determined by the insurance carrier. All Massachusetts benefits mandated by law must be offered. Any benefit offered to one small group must be offered to all small groups.

## How to Apply

The Division of Insurance maintains a list of participating insurers. Contact the Division for a copy of the list entitled *Carriers Offering Small Group Health Insurance In Massachusetts For Companies With Between 1 and 50 Employees*. Carriers are not required to offer small group insurance directly. Individuals may need to go through intermediaries such as small business associations, chambers of commerce, or professional associations in order to purchase small group insurance. For more information contact:

Division of Insurance  
One South Station, 5th Floor  
Boston, MA 02110  
Main Phone: 617-521-7794  
Consumer Help Line: 617-521-7777  
Fax: 617-521-7772; TDD: 617-521-7490  
[www.mass.gov/doi](http://www.mass.gov/doi) \* (Click on the "Consumer Service" tab and then the "Health" tab)

\* The Commonwealth of Massachusetts has initiated a web-portalization project. Web site addresses for state agencies are subject to change. If you encounter an obsolete web address, please use [www.mass.gov](http://www.mass.gov) to access information.

# Student Health Insurance

Massachusetts requires all full-time and part-time students enrolled in an institution of higher learning in Massachusetts to participate in a qualifying student health insurance program or in a health benefit plan of comparable coverage. A part-time student is defined as a student participating in at least 75% of the full-time curriculum. This law is intended to promote student access to quality health insurance and to reduce utilization of the Uncompensated Care Pool by students. Institutions of higher learning automatically bill full-time and part-time students for individual membership in the health insurance plan sponsored by the school. Students must purchase the school-sponsored health plan or provide proof of comparable coverage in an alternate health plan in order to enroll in the university or college of their choice. Students who have a health plan with comparable coverage (for example, through their parents or spouse) can request a waiver from participating in the school-sponsored health plan. The burden of proof that the alternate insurance is adequate falls on the student who is signing the waiver.

Students and parents should be aware that not all students with alternate coverage get the services they need at the time and place that they need them. For example, many students have health insurance through their parents. If the parents' plan is something other than an indemnity plan, the student faces the possibility of being denied services if the parents' managed care plan does not have a network of providers in the vicinity of the school.

## Eligibility

Full-time and part-time students (75% time or more) enrolled in Massachusetts institutions of higher learning are required to participate. Other students may purchase plans, and family plans are also available.

## Benefits/Covered Services

Student health insurance programs must contain the following minimum benefits and benefit levels:

- Inpatient hospitalization (excluding surgery) covers 80% of actual expenses up to \$25,000. This includes:
  - room and board
  - hospital services
  - physician fees
- Outpatient services (excluding surgery) for services provided at a physician's office, covers 80% of actual expenses up to \$1,500 per illness/accident. Includes expenses incurred in:
  - a physician's office
  - hospital outpatient department or emergency room
  - clinical lab
  - radiological facility
- Surgical coverage covers 80% of actual expenses for surgery performed in an inpatient or outpatient setting up to \$5,000 per illness/accident
- High cost procedures (those costing over \$200 such as C.A.T. scans, MRI, laser treatment) at 80% up to \$2,000 for each illness/accident
- Ambulance coverage up to \$125 per illness/accident
- Treatment for mental health and substance abuse conditions
- Maternity benefits

Out-of-network services may be associated with an additional copayment or charge which varies according to plan.

## How to Apply

Students are automatically enrolled in their school's plan unless they have submitted a waiver request. For general information about the student health insurance program contact:

Division of Health Care Finance and Policy  
2 Boylston Street  
Boston, MA 02116  
800-888-2250 or 617-988-3100  
Email: [qship.help@state.ma.us](mailto:qship.help@state.ma.us)  
[www.mass.gov/dhcfp](http://www.mass.gov/dhcfp) \*

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\* The Commonwealth of Massachusetts has initiated a web-portalization project. Web site addresses for state agencies are subject to change. If you encounter an obsolete web address, please use [www.mass.gov](http://www.mass.gov) to access information.

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# Uncompensated Care Pool

The Uncompensated Care Pool pays for medically necessary services provided to low-income uninsured and under-insured people by acute hospitals and community health centers (CHCs) in Massachusetts. It does not reimburse private physicians, specialists, independent care groups, or independent laboratory fees. The Uncompensated Care Pool is a safety net for people who do not qualify for other programs, and it requires providers to access all other sources of funding that may pay for all or part of a patient’s care. All applicants for free care must be screened for potential eligibility for other programs, and providers must assist them in applying for benefits.

## Eligibility

Individuals must be Massachusetts residents. A resident is someone living in Massachusetts with the intention of remaining indefinitely. Non-Massachusetts residents are eligible for emergency or urgent care services only.

Category	Income Requirement	Patient Contribution
Full free care	Family income less than or equal to 200% FPL	None
Partial free care	Family income from 201 to 400% FPL	Patient is responsible for a deductible based upon his or her income.
Medical hardship	Allowable medical expenses exceed 30% of applicant’s family income	Available assets must be less than the allowable medical expenses that exceed 30% of the family income. Patient is responsible for a medical hardship contribution that is 30% of the patient’s family income plus available assets.

## Benefits/Covered Services

Medically necessary services provided by an acute hospital or CHC.

## How to Apply

Free Care Applications can be completed in two ways:

- by visiting any acute hospital or CHC in Massachusetts
- by mailing an application to the hospital or CHC where services will be received

See Appendix C for a list of Massachusetts CHCs.

For general information about the Uncompensated Care Pool, contact any Massachusetts acute care hospital or CHC (see Appendix C for a list).

Or, contact the Division of Health Care Finance and Policy, 2 Boylston Street, Boston, MA 02116, 617-988-3222, [www.mass.gov/dhcfp](http://www.mass.gov/dhcfp).\* (DO NOT mail free care applications to this address).

\* The Commonwealth of Massachusetts has initiated a web-portalization project. Web site addresses for state agencies are subject to change. If you encounter an obsolete web address, please use [www.mass.gov](http://www.mass.gov) to access information.



# Veteran's Health Administration

The Veteran's Health Care Eligibility Reform Act of 1996 mandated that the Veteran's Administration (VA) establish and implement a national enrollment system to manage the delivery of health care services. This legislation led the way for the creation of a Medical Benefits Package to provide a standard health plan to most enrolled veterans and to certain groups of veterans who do not need to enroll.

Whether a veteran needs outpatient treatment, hospital care, or at-home medical services, VA is committed to providing the level of care required in the setting best suited to addressing a patient's medical needs.

## Eligibility

All honorably discharged veterans are eligible for health care. However, Congressional funding may affect which priority groups may be eligible for health care in a particular year. Health care services are allocated to the groups listed below in order of priority. In general, service-connected veterans and lower-income veterans are provided health care before non-service-connected veterans and higher-income veterans.

### *Priority Group 1*

- Veterans with service-connected conditions rated 50% or more disabling

### *Priority Group 2*

- Veterans with service-connected conditions rated 30% to 40% disabling

### *Priority Group 3*

- Veterans who are former POWs
- Veterans awarded the Purple Heart
- Veterans with service-connected disabilities rated 10% or 20% disabling
- Veterans whose discharge was for a disability that was incurred or aggravated in the line of duty
- Veterans awarded special eligibility classification under Title 38, U.S.C., Section 1151, "benefits for individuals disabled by treatment or vocational rehabilitation"

### *Priority Group 4*

- Veterans who are receiving aid and attendance or housebound benefits
- Veterans who have been determined by VA to be catastrophically disabled

### *Priority Group 5*

- Non-service-connected veterans and non-compensable service-connected veterans rated 0% disabled, whose annual income and net worth are below the established VA Means Test thresholds
- Veterans receiving VA pension benefits
- Veterans eligible for Medicaid benefits

### *Priority Group 6*

- Compensable 0% service-connected veterans
- World War I veterans
- Mexican Border War veterans
- Veterans solely seeking care for disorders associated with exposure to herbicides while serving in Vietnam; or exposure to ionizing radiation during atmospheric testing or during the occupation of Hiroshima and Nagasaki; or for disorders associated with service in the Gulf War; or for any illness associated with service in combat in a war after the Gulf War or during a period of hostility after November 11, 1998.

### *Priority Group 7*

- Veterans who agree to pay specified copayments with income and/or net worth above the VA Means Test threshold and income below the HUD geographic index.

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*Priority Group 8*

- Veterans who agree to pay specified copayments with income and/or net worth above the VA Means Test threshold and the HUD geographic index.

**Benefits/Services**

*Outpatient/inpatient services:*

- Inpatient hospital, medical, surgical, and mental health care, including care for substance abuse
- Outpatient medical, surgical, and mental health care, including care for substance abuse
- Prescription drugs, including over-the-counter drugs, and medical and surgical supplies available under the VA national formulary system
- Emergency care in VA facilities
- Emergency care in non-VA facilities in certain conditions. (This benefit is a safety net for veterans requiring emergency care for a service-connected disability or enrolled veterans who have no other means of paying a private facility emergency bill. If another health insurance provider pays all or part of a bill, VA cannot provide any reimbursement. To qualify for payment or reimbursement for non-VA emergency care service for a service-connected disability, veterans must meet certain criteria.)
- To qualify for payment or reimbursement for non-VA emergency care services for a non-service-connected condition, veterans must meet certain criteria
- Bereavement counseling
- Comprehensive rehabilitative services other than vocational services
- Consultation, professional counseling, training, and mental health services for the members of the immediate family or legal guardian of the veteran
- Durable medical equipment and prosthetic and orthotic devices, including eyeglasses and hearing aids
- Home health services
- Reconstructive (plastic) surgery required as a result of a disease or trauma, but not including cosmetic surgery that is not medically necessary
- Respite, hospice, and palliative care
- Payment of travel and travel expenses for eligible veterans
- Pregnancy and delivery service, to the extent authorized by law
- Completion of forms
  - This coverage includes completion of forms such as Family Medical Leave forms, life insurance applications, Department of Education forms for loan repayment exemptions based on disability, and non-VA disability program forms by health care professionals based on an examination or knowledge of the veteran's condition. This does not include the completion of forms for examinations if a third party customarily will pay health care practitioners for the examination but will not pay VA.

*Preventive care:*

- Periodic medical exams
- Health education, including nutrition education
- Maintenance of drug-use profiles, drug monitoring, and drug use education
- Mental health and substance abuse preventive services

*The "medical benefits package" does not include the following:*

- Abortions and abortion counseling
- In-vitro fertilization
- Drugs, biologicals, and medical devices not approved by the Food and Drug Administration *unless* the treating medical facility is conducting formal clinical trials under an Investigational Device Exemption (IDE) or an Investigational New Drug (IND) application, or the drugs, biologicals, or medical devices are prescribed under a compassionate-use exemption
- Gender alterations
- Hospital and outpatient care for a veteran who is either a patient or inmate in an institution of another government agency if that agency has a duty to give the care or services
- Membership in spas and health clubs

*Services with limited coverage:*

- Commonwealth Army veterans and new Philippine Scouts may receive hospital and outpatient care provided for in the Medical Benefits Package
- A veteran may receive certain types of VA hospital and outpatient care not included in the Medical Benefits Package such as humanitarian emergency care for which the individual will be billed, compensation and pension examinations, dental care, readjustment counseling, care as part of a VA-approved research project, seeing-eye or guide dogs, sexual trauma counseling and treatment, special registry examinations
- A veteran may receive an examination to determine whether the veteran is catastrophically disabled and therefore eligible for inclusion in priority category 4
- Non-enrolled veterans meeting certain criteria

*Spina bifida allowance:*

- In addition to monetary allowances, vocational training, and rehabilitation, the VA also provides VA-financed healthcare benefits to Vietnam veterans' birth children diagnosed with spina bifida. Healthcare benefits available under this program are limited to those necessary for the treatment of spina bifida and related medical conditions. Beneficiaries should be aware that this program is not a comprehensive health-care plan and does not cover medical services unrelated to spina bifida. Applications must be made through the Denver VA regional office at 1-888-820-1756.

*Medication copayments are not charged for:*

- Veterans receiving medication for treatment of service-connected conditions
- Service-connected veterans rated 50% or greater
- Veterans whose annual income is lower than the VA pension level.

*Medication copayments are charged for each 30-day or less supply of medication provided on an outpatient basis for:*

- Non-service-connected veterans
- Service-connected veterans rated less than 50%

*Dental services:*

- Outpatient dental treatment provided by VA includes examinations and the full spectrum of diagnostic, surgical, restorative, and preventive techniques. Non-service-connected veterans receiving dental care may be billed the applicable copayment if their income exceeds the maximum threshold.

**How to Apply**

- All veterans must complete at least an initial application for VA health care benefits. Veterans are NOT required to apply for enrollment if they fall into one of the following categories:
  - VA has rated veteran as 50% or more service-connected;
  - Less than one year has passed since veteran was discharged from military service for a disability that the military determined was incurred or aggravated in the line of duty, but VA has not yet rated;
  - Veteran is seeking care from VA for a service-connected disability only (even if the rating is only 0%).
- Enrollment is an ongoing process.
- Applications for enrollment can be submitted at any VA health care facility.
- An important aspect of enrollment is the identification of a preferred VA health care facility.
- The preferred facility is where primary care is received. If for any reason a selected facility is unable to provide the health care needed by an enrolled veteran, then that facility will make arrangements for referral to another VA health care facility or to one of VA's private sector affiliates to provide the required care.

Apply for VA health care by completing VA form 10-10EZ. The 10-10EZ may be obtained by visiting, calling, or writing any VA health care facility or veterans' benefits office, or by calling toll-free 1-877-222-VETS (1-877-222-8387), or access the form on the internet at [www.va.gov/1010ez.htm](http://www.va.gov/1010ez.htm).

Once enrolled, most veterans will remain enrolled from year to year without further action on their part. Veterans may choose not to be re-enrolled, or changes in VA available resources may reduce the number of priority groups VA can enroll in a given fiscal year. VA will announce any enrollment changes and then assure that they are widely publicized.

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For a listing of Veterans Administration Medical Centers, clinics, and Vet Centers in Massachusetts call:  
VA Regional Office 800-827-1000.

Other toll-free numbers:  
VA Benefits 800-827-1000  
CHAMPVA 800-733-8387  
800-US1-VETS (871-8387)

[www.va.gov](http://www.va.gov)

The VA publishes a booklet, *Federal Benefits for Veterans and Dependents*, that describes health benefits in detail, as well as other VA benefits to which veterans are entitled. Call 800-827-1000 to receive a copy of this booklet.

# Victim Compensation Program

The Victim Compensation Program is administered by the Massachusetts Office of the Attorney General. It uses funds obtained from criminal offenders to provide financial assistance, up to \$25,000 per crime, to help victims pay for uninsured medical, dental, and counseling expenses; funeral and burial costs; and lost income. The Victim Compensation Program is a fund of last resort. Expenses are covered to the extent that insurance or other funds do not cover an individual's costs.

## Eligibility

- Victims of violent crime occurring in Massachusetts
- Dependents and family members of homicide victims
- Any person responsible for the funeral expenses of a homicide victim
- The crime must have been reported to police within five days unless there was good cause for delay
- The individual must cooperate with law enforcement officials unless there is a reasonable excuse not to cooperate
- The individual must apply for compensation within three years of the crime
- Victims under the age of 18 at the time of the crime may apply until age 21 (later in certain limited circumstances)
- Out-of-pocket expenses must exceed \$100 unless the individual is over age 60 or the victim of rape

## Benefits/Covered Services

In addition to funeral/burial costs, lost wages, and homemaker expenses, the Victim Compensation Program covers the following medical expenses:

- Medical and dental expenses (including equipment supplies and medications)
- Counseling expenses for victims, for family members of homicide victims, and for children who witness violence against a family member.

## How to Apply

Request an application for Crime Victim Compensation from:

Office of the Attorney General  
Victim Compensation and Assistance Division  
One Ashburton Place, 19th floor  
Boston, MA 02108-1698  
617-727-2200  
TTY: 617-727-4765  
[www.mass.gov/ago](http://www.mass.gov/ago) \*

\* The Commonwealth of Massachusetts has initiated a web-portalization project. Web site addresses for state agencies are subject to change. If you encounter an obsolete web address, please use [www.mass.gov](http://www.mass.gov) to access information.

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# VISION Community Services

VISION Community Services (VCS) is the result of a 1998 merger between the Massachusetts Association for the Blind and the VISION Foundation, a grassroots self-help agency for people losing their sight. VCS now serves 5,000 blind and visually impaired people each year, with offices in Brockton, Watertown, Worcester, and Springfield. The programs facilitate independence and capacity building through peer and professional support, assistance with equipment, education and referrals, and increased access to information and printed material.

## **Eligibility**

Blind or visually impaired residents of Massachusetts. Patients do not need to be legally blind.

## **Benefits**

### *Information and Referral Center*

Provides resources locally, nationally, and internationally to consumers, their families, and health care professionals.

### *VCS Connections*

A telephone information line (617-923-2790) that connects people to options such as TV and entertainment listings, local grocery specials, useful information and tips about vision loss, and information about all VISION programs and special events.

### *Peer Empowerment Project*

Self-help support groups throughout Massachusetts provide members with the opportunity to share fears, frustrations, coping mechanisms, and resources as their vision changes.

### *Elder Rehabilitation Project*

The Rehabilitation Team teaches specialized in-home skills in many communities and provides adaptive equipment to elders first experiencing sight loss. Call to see if particular city/town is covered.

### *Communications Center*

Makes printed materials available through Braille transcriptions and books on tape. A modest fee is charged.

### *Community Volunteer Programs*

Matches volunteers statewide with blind and visually impaired consumers to assist with shopping, reading mail, paying bills, and friendly visiting.

### *VCS Telephone Buddy Network*

Matches people with similar backgrounds and eye conditions, whenever possible.

### *ViHab*

The Vision Habilitative Services Department provides orientation, and mobility and low vision services for adults with mental retardation and vision loss.

## **How to Apply**

VISION Community Services  
23A Elm Street  
Watertown, MA 02472  
(617) 926-4232

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# Pharmacy Assistance



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## Boston Mayor's Neighborhood Pharmacy Plan

The Boston Mayor's Neighborhood Pharmacy Plan offers fixed discounts on prescription drugs to financially eligible disabled and elderly Boston residents. Thirty-seven pharmacies participate in the program. Participating pharmacies also offer on-site blood pressure and audiology screenings. Individuals may receive free transportation via the Elderly Commission's senior shuttle. If the shuttle is not available, free home delivery is provided.

### Eligibility

Individuals must:

- Be Boston residents
- Be age 65 or older, or if younger, Medicare disabled
- Have incomes at or below 400% FPL.

Couples apply as individuals. There are no asset limitations.

### Benefits/Covered Services

- Fixed discounts on prescription drugs
- Free transportation to participating pharmacies via Elderly Commission's senior shuttle
- Free home delivery if senior shuttle is not available

### How to Apply

Walk in:

1 City Hall Plaza  
Boston City Hall, Room 271  
Boston, MA 02201

Call:

#### ***English speakers***

Boston Commission on Affairs of the Elderly  
617-635-4366

#### ***Non-English speakers***

Mayor's Health Line  
617-635-2980

For more information contact:

Eliza Greenberg, Commissioner  
Boston Commission on Affairs of the Elderly  
1 City Hall Plaza, Room 271  
Boston City Hall  
Boston, MA 02201  
Telephone: 617-635-4366  
Email: [elderly@ci.boston.ma.us](mailto:elderly@ci.boston.ma.us)  
[www.cityofboston.gov/elderly](http://www.cityofboston.gov/elderly)

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# Citizens Health

Citizens Health has developed a comprehensive pharmacy plan offering significant discounts on prescription drugs prices for senior citizens and uninsured working families at many neighborhood pharmacies in Massachusetts, Connecticut, and Rhode Island. Memberships cost \$12 per individual and \$28 per family.

## **Eligibility/Target Population**

Citizens Health is designed for individuals without prescription drug coverage.

There are no eligibility restrictions.

## **Benefits/Covered Services**

- Savings off retail prices: Discounts on all prescription drugs at the pharmacy and through mail order
- Enhanced discounts: Additional discounts from pharmaceutical companies on certain brand-name drugs
- Access to medical information: 24-hour toll-free call-line for pharmacists' answers to drug and medical questions
- Review of prescription use: Management of pharmaceutical purchases, assessing compliance, and flagging potential drug interactions

## **How to Apply**

Individuals and families interested in joining Citizens Health can call 800-JOE-K-4RX or 800-563-5479 to enroll or to request a brochure and application. More information is also available at [www.citizensenergy.com](http://www.citizensenergy.com) by clicking on the Citizens Health banner.

## Discount Prescription Drug Plans

*Note: A plan's inclusion in this catalog is in no way an endorsement by the Commonwealth of that plan or the services it provides.*

There are two types of discount prescription drug plans. The first is a mail order operation where people may fax, call or email their orders. Mail order operations are generally licensed as pharmacies in the state in which they are located. There are usually no monthly or annual fees; there may be a delivery fee. Orders typically take 5-14 days to reach the client. Clients can get price quotes over the telephone or by computer. Mail order operations are generally best suited to individuals who are on a steady regimen of a particular medication and who need to buy long-term supplies of medications (i.e., for those with conditions such as diabetes, high blood pressure, or allergies). Discounts vary from plan to plan and depend on factors such as the type of drug, whether a generic or brand name drug is being purchased, and number of days' supply is being purchased.

The second type of discount plan generally charges an annual or a monthly fee. Members receive a membership card. Upon enrollment, they are eligible to purchase drugs at reduced rates at participating local pharmacies. Many large chains such as CVS, CostCo, and Walgreens participate in these plans. Some of these plans offer a mail order option as well.

Both types of plans may keep track of medications and advise clients on interactions. Both types may be used in conjunction with insurance. Plans that provide mail-order service should be licensed as a pharmacy in the state in which they operate. Plans that provide medications without a prescription, that provide medications obtained from outside the U.S. or that prescribe medications online and then fill the order are not included in this listing.

### Mail Order Plans

#### **AARP Pharmacy Service** (through Express Scripts, Inc.)

P.O. Box 40011  
Roanoke, Virginia 24022  
www.rpspharmacy.com  
1-800-305-6992  
TTY: 800-933-4327  
Spanish: 800-260-4452  
Fax: 800-456-7631

#### **Ameriplan USA**

(see Discount Card section below)

5700 Democracy Drive  
Plano, Texas 75024  
800-647-8421  
www.ameriplanusa.com

#### **Meds Buy Mail**

2411 Farnam Street  
Omaha, Nebraska 68131  
800-438-2014  
www.medsbuymail.com

#### **MedScript Services**

13645 Shoreline Drive  
Earthcity, Missouri 63045  
800-274-8723; 800-881-8762  
stjohnsmc.org/services/medscript/default.asp  
(A division of St. John's Mercy Health)

#### **Medscripts**

405 Gretna Blvd  
Suite 202  
Gretna, LA 70053  
866-298-2859  
www.medscriptsmd.com  
with Rx: www.enetpharmacy.com  
800-706-1683  
without Rx: www.rx-max.com  
866-263-5151

#### **Precision Rx**

P.O. Box 961025  
Fort Worth, Texas 76161  
800-293-2202  
www.precisionrx.com

#### **Preferred Rx**

(Diabetic supply company)  
P.O. Box 39368  
Solon, Ohio 44139  
800-843-7038  
440-247-9313 (fax)  
must be on Medicare

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## Discount Card Plans for Use in Pharmacies

### **AARP Member Choice Program**

(annual fee \$19.95)

WS01 P.O. Box 40019  
Roanoke, Virginia 24022-9921  
800-439-4457  
www.aarp-pharmacy.com

### **Ameriplan USA**

(monthly fee \$11.95/indiv; \$19.95/family)

5700 Democracy Drive  
Plano, Texas 75024  
800-647-8421  
www.ameriplanusa.com  
Plan good toward selected vision, chiropractic, and dental services  
Ask about mail order plan

### **People's Prescription Plan**

(monthly fee \$5.95-\$7.95)

Box 1340  
Valley Forge, Pennsylvania 19482  
800-566-0003  
www.peoplesrxcard.com for info or sign-up  
\$7.95 plan good toward eyeglasses and contact lenses

### **Preferred Rx**

P.O. Box 39368  
Solon, Ohio 44139  
800-843-7038  
fax: 440-247-9313  
www.preferredrx.com (to download card)

## Cards for Medicare Recipients

### **Medicare-Approved Drug Discount Card**

See page 74 for details. Enrollment fees apply.  
www.medicare.gov; select "Prescription Drug and Other Assistance Programs." Good through December 2005.

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The following programs require that applicants be Medicare recipients and have no other prescription coverage. These cards have no enrollment or annual fees.

### **GlaxoSmithKline Orange Card**

Program Prescriptions Covered: All drugs  
Annual Income Below: \$30,000/Individual;  
\$40,000/Couple  
Benefit: At participating pharmacies, receive average savings of 30%  
Contact & Misc. Info.: 1-888-672-6436  
Patients can participate in either the Orange Card or Together Rx [see below] for GlaxoSmithKline medications (Orange Card has higher income limits).

### **LillyAnswers (Eli Lilly & Company)**

Program Prescriptions Covered: All drugs except controlled substances  
Annual Income Below: \$18,000/Individual;  
\$24,000/Household  
Benefit: At participating pharmacies pay \$12.00/prescription for a 30-day supply  
Contact & Misc. Info.: 1-877-795-4559  
www.lillyanswers.com

### **Novartis Care Card Select drugs**

Program Prescriptions Covered: Select drugs  
Two Income Categories:  
A. \$18,000 /Individual; \$24,000/Couple  
B. 28,000/Individual \$38,000/Couple  
Benefit: At participating pharmacies: A. Pay \$12.00/mo. (per prescription) B. Receive 25% - 40% off  
Contact & Misc. Info.: 1-866-974-2273  
www.NovartisCarePlan.com  
Enrollment for the Novartis savings program will be through Together Rx [see program description below].

### **Pfizer For Living Share**

Program Prescriptions Covered: All drugs  
Annual Income Below: 18,000/Individual  
\$24,000/Couple  
Benefit: At participating pharmacies pay \$15.00/prescription for up to a 30-day supply  
Contact & Misc. Info.: 1-800-717-6005  
www.pfizerforliving.com

### **Together Rx Card**

Program Prescriptions Covered: This one card can be used for many medications manufactured by the following companies: Abbott Laboratories, AstraZeneca, Aventis Pharmaceuticals, Bristol-Myers Squibb Company, GlaxoSmithKline, Johnson & Johnson, and Novartis.  
Annual Income Below: \$28,000/Individual;  
\$38,000/Couple  
Benefit: At participating pharmacies, receive 20-40% savings off the regular prescription price on over 150 medications.  
Contact & Misc. Info.: 1-800-865-7211  
www.together-rx.com

## Other programs

### **Nonprofit Warehouse**

Program Prescriptions Covered: All drugs  
Income Guidelines: No income limits  
Benefit: At participating pharmacies, receive up to 50% off regular retail price on generic drugs and up to 15% on brand name prescriptions  
Contact & Misc. Info.: 1-770-541-7777  
www.nonprofitwarehouse.com

# HIV Drug Assistance Plan

The HIV Drug Assistance Plan (HDAP) helps qualified Massachusetts residents pay for drugs. The Comprehensive Health Insurance Initiative (CHII) is a program within HDAP that provides payment for health insurance premiums (see page 80 for a description of CHII). HDAP is funded with grant money from the United States Health Service, the Massachusetts Department of Public Health AIDS Bureau, and the Boston Public Health Commission. People whose insurance pays the total cost for prescription drugs are not eligible for HDAP benefits.

## Eligibility

- HIV positive
- Annual gross family income of up to \$50,000; \$2,900 for each dependent
- Resident of Massachusetts (includes undocumented individuals who reside in Massachusetts)
- Referral by a physician

## Benefits/Covered Services

HDAP established an open formulary in May 2001, giving HIV-infected individuals access to all medications, with minimal exclusions. For a specific list of medications covered, contact the address listed below. HDAP either pays 100% of medication costs, or pays copayment costs if the client is insured. CHII is a program within HDAP that helps qualified HDAP clients purchase a health insurance plan that offers full prescription coverage.

## How to Apply

Request an application package from:  
HDAP Enrollment Coordinator  
HDAP/Community Research Initiative  
23 Miner Street  
Boston, MA 02215  
800-228-2714

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# MassMedLine

The Massachusetts College of Pharmacy and Health Science, under contract with the Massachusetts Executive Office of Elder Affairs, operates the Pharmacy Outreach Program as a public service to the people of the Commonwealth. The purpose of Pharmacy Outreach Program is to work closely with local and statewide healthcare resources, physicians, and patients to help relieve the burden of medical expenses.

## **Eligibility**

Any Massachusetts resident may utilize the MassMedLine toll-free telephone number and web site.

## **Benefits**

Clients can inquire about prescription drug medication support programs that are available at low cost or free of charge. Clients are also welcome to ask any questions regarding their medications and general health.

MassMedLine: 866-633-1617 (toll-free)

Direct Dial: 508-373-0031

Email: [massmedline@mcp.edu](mailto:massmedline@mcp.edu)

Free interpreter services upon request. Clients who require TTY services should call the Mass Relay toll-free number (800-439-2370) and ask the operator to dial the MassMedLine toll-free number (866-633-1617).

# National Organization for Rare Disorders

The National Organization for Rare Disorders (NORD) administers medication assistance programs that assist uninsured and underinsured individuals with obtaining medications. NORD works closely with pharmaceutical and biotechnology companies to ensure that medications are available to those individuals whose income is too high to qualify for Medicaid, but too low to pay for their prescribed medications. Most patients who apply for NORD's patient assistance programs are uninsured, have insurance without prescription drug coverage, or are waiting for pre-existing condition clauses to expire. Patients apply directly to NORD. Currently, 14 distinct programs are administered by NORD for nine pharmaceutical companies.

## Eligibility

Uninsured and underinsured individuals. Each person's need is individually determined. NORD considers a variety of factors including a person's income, assets, and total costs of medication in determining need.

## Benefits/Covered Services

Awards are made based on the amount of the prescribed drug that a patient cannot afford to purchase. Patients are expected to buy the remainder of their prescribed drug when they can afford it. Awards usually range from 25% of monthly dosage to 100%, for up to one year. Applicants may reapply annually for another 12-month award.

NORD administers the following patient assistance programs:

Company	Medications	Conditions
Allergan, Inc. The Botox reimbursement Hotline: 1-800-530-6680	BOTOX Patient Assistance Program (botulinum toxin Type A)	Blepharospasm, Strabismus, Hemi-facial spasm, Spasmodic torticollis, Dystonias, Cerebral Palsy
Aventis, Inc. Contact NORD at: 800-459-7599 or e-mail: nnadig@rarediseases.org	RILUTEK Patient Assistance Program (riluzole)	Amyotrophic lateral sclerosis
Aventis Pasteur, Inc. Contact NORD at 877-798-8716 or e-mail: nnadig@rarediseases.org	MENOMUNE Patient Assistance Program (meningococcal vaccine)	Meningitis
Cell Therapeutics, Inc. Trisonex Reimbursement Advocacy Services 1-866-261-7730	TRISENOX Patient Assistance Program (arsenic trioxide) injection	relapsed or acute promyelocytic Leukemia (APL), Multiple Myeloma
Cephalon, Inc. The Provigil Reimbursement Advocacy Services 1-800-675-8415	PROVIGIL Assistance Program (modafinil)	Narcolepsy
INO Therapeutics, Inc. INO Customer Service 1-877-566-9466	INO Therapy Assistance Program INOMax (nitric oxide) for inhalation	Hypoxic respiratory failure in newborns
Medtronic, Inc. Contact NORD at 1-800-999-6673 e-mail at: nnadig@rarediseases.org	ITB Therapy Patient Assistance Program Lioresal Intrathecal (baclofen injection)	Severe Spasticity

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Orphan Medical, Inc. Contact NORD at: 1-800-999-6673 e-mail: mmccourt@rarediseases.org	BUSULFEX Patient Assistance Program (bulsulfan injection)	Pre-Bone Marrow Transplant for chronic myelogenous leukemia
Orphan Medical, Inc. Contact NORD at 1-800-999-6673 e-mail: mmccourt@rarediseases.org	CYSTADANE Patient Assistance Program (betaine anhydrous) for oral solution	Homocystinuria
QOL Medical, Inc. IVP Care 1-800-483-8001 e-mail: mmccourt@rarediseases.org	SUCRAID Patient Assistance Program (sucradose)	Congenital sucrase isomaltase deficiency (CSID)
Questcor Pharmaceuticals, Inc. Contact NORD at: 1-800-459-7599 e-mail: mmccourt@rarediseases.org	ACTHAR Gel Patient Assistance Program (ACTH)	Infantile spasms, Multiple Sclerosis, Crohns disease, Adrenal insufficiency, etc.
Rare Disease Therapeutics, Inc. Contact: NovaFactor 1-888-454-8860	ORFADIN Patient Assistance Program (nitisinone)	Hereditary Tyrosinemia Type I
Serono Laboratories, Inc. Contact NORD at 888-628-6673 e-mail: jkeane@rarediseases.org	SEROSTIM Patient Assistance Program [somatropin] (rDNA origin) injection	AIDS wasting, cachexia
Sigma-tau Pharmaceuticals, Inc. Contact NORD at: 1-800-999-6673 e-mail: bnavarette@rarediseases.org	CARNITOR Drug Assistance Program (L-Carnitine or levo carnitine)	Primary systemic carnitine deficiency, dialysis, chronic fatigue syndrome (CFS), several rare metabolic disorders
Sigma-tau Pharmaceuticals, Inc. Contact NORD at: 1-800-999-6673 e-mail: bnavarette@rarediseases.org	MATULANE (procarbazine hydrochloride)	Hodgkins disease (Stage III and IV) and certain other lymphomas
Teva Neuroscience, Inc. Shared Solutions 1-800-887-8100	COPAXONE Patient Assistance Program (glatiramer acetate, for injection)	Multiple Sclerosis (relapsing-remitting)
Ucyclyd Pharma, Inc. Ucyclyd Reimbursement Hotline 1-800-711-0811	BUPHENYL and the Urea Cycle Therapy Assistance Program (sodium phenylbuterate)	Urea cycle disorders

NORD also administers *Early Access Programs* for investigational drugs under FDA "Treatment INDs." Limited numbers of individuals may participate. Two early access programs are currently available for enrollment. Orphan Medical, Inc. is investigating a drug for narcolepsy called Xyrem. The second program is being developed by AstraZeneca is for the drug Iressa to treat non-small cell lung cancer.

## How to Apply

### Contact:

Director, Patient Assistance Programs  
The National Organization for Rare Disorders, Inc.  
55 Kenosia Avenue  
PO Box 1968  
Danbury, CT 06813-1968

203-744-0100  
toll-free: 800-999-6673 (voicemail only)  
TDD: 203-797-9590  
www.rarediseases.org



## Pharmaceutical Research and Manufacturers of America (PhRMA)

Some member companies of the Pharmaceutical Research and Manufacturers of America (PhRMA) provide drugs to physicians for patients who can not afford to purchase them. Each company determines which drugs they will make available, and whether or not a patient qualifies for program coverage. Information about drugs available from non-member companies must be requested directly from those companies.

Generally, applicants must not have access to any type of public or private insurance that covers prescription medications. An individual's physician is normally required to apply on behalf of the individual, though in some instances patients are allowed to apply on their own.

### **Eligibility**

Each company determines the eligibility criteria for its program. Eligibility criteria and application processes vary. Applicants are expected to be low-income and in-need, though the definitions of these terms vary by company. Each drug manufacturer must be contacted directly.

### **Benefits**

A new interactive web site created by PhRMA and 48 of its member companies—[www.helpingpatients.org](http://www.helpingpatients.org)—is designed to help people find prescription drug assistance programs. It is a user-friendly database containing information about programs that supply free pharmaceuticals. The service is free and confidential.

The *2003-2004 Directory of Prescription Drug Patient Assistance Programs* is available at [www.helpingpatients.org](http://www.helpingpatients.org) and lists drugs provided, eligibility criteria, and contact information.

### **How to Apply**

Each drug manufacturer has its own application process.

Visit [www.helpingpatients.org](http://www.helpingpatients.org) for information on applications.

The *Directory of Prescription Drugs Patient Assistance Programs* are available online at [www.helpingpatients.org](http://www.helpingpatients.org) or by contacting PhRMA at 800-762-4636 or 202-835-3410:

PhRMA  
1100 Fifteenth Street, NW  
Washington, DC 20005  
202-835-3400

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# The Prescription Advantage Plan

Prescription Advantage, administered by the Executive Office of Elder Affairs, is a prescription drug insurance plan that is available to all Massachusetts residents age 65 and older, as well as younger individuals with disabilities, who meet income and employment guidelines. Members pay premiums, deductibles, and co-payments based on their gross annual household income.

Prescription Advantage places an annual out-of-pocket spending limit on the amount members pay in deductible and co-payment amounts toward their prescriptions.

## Eligibility

Residents of Massachusetts who are not receiving prescription drug benefits under MassHealth are eligible if they fulfill one of the following criteria:

- 65 years of age or older
- If under age 65, work 40 or fewer hours per month, meet CommonHealth disability guidelines, and have gross annual household incomes at or below 188% FPL.

## Enrollment

Individuals age 65 or younger can join at any time. Those age 66 and older can only join during an open enrollment period. Call the Plan for information on the next open enrollment period.

There are exceptions to open enrollment. For more information, please contact customer service at the number listed below.

## Benefits

- The Plan covers most outpatient oral prescriptions including insulin and disposable insulin syringes with needles. The Plan utilizes a formulary that categorizes prescription drugs into three categories: generic drugs, brand-name drugs, and additional brand-name drugs. Generic drugs have the lowest co-payment, while additional brand-name drugs have the highest co-payment.
- The plan year extends from July 1 through June 30. For members who reach their annual out-of-pocket spending limit, the plan will pay the full cost of their covered prescription drugs through the end of every plan year.
- Member rates are adjusted annually and typically take effect on July 1 of every plan year.

## How to Apply

Prescription Advantage applications can be obtained through local Councils on Aging, SHINE offices, or by contacting the Plan directly:

Customer Service: 1-800-AGE-INFO (1-800-243-4636) and press '1'  
(TTY: 877-610-0241)

Web site: [www.800ageinfo.com](http://www.800ageinfo.com)

Address: P.O. Box 15153  
Worcester, MA 01615-0153

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# Dental Care

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## Brookline Pediatric Dental Clinic

The Town of Brookline operates a dental health clinic one afternoon each week for children under the age of 18. Cost to the family is \$100 per child per year (fee negotiable).

### **Eligibility**

- Under 18 years of age
- Resident of Brookline

### **Benefits/services**

- Oral exams
- Cleanings
- Fillings
- Sealants
- Fluoride treatments
- X-rays
- Minor extractions

### **How to Apply**

Obtain and fill out application from Brookline Dental Health Program.

Brookline Dental Health Program  
11 Pierce Street  
Brookline, MA 02445

Contact:  
Lynne Karsten  
617-730-2336

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# BUMP UP

## at Boston University School of Dental Medicine

Boston University School of Dental Medicine offers the BUMP UP Program (Boston University MassHealth Patient Upgrade Program) as a service to MassHealth recipients. The BUMP UP Program is supplemental self-pay plan that, together with remaining MassHealth benefits, will allow patients to achieve and maintain good oral health.

### **Eligibility**

- MassHealth recipients
- Adults only (age 21+)

*Not eligible:*

- Those with MassHealth Limited
- Those with EAEDC

### **Benefits/Covered Services**

Covered dental procedures include:

- Routine dental exams
- Cleanings
- Fillings
- Partials
- Dentures
- Bridges (some)
- Crowns
- X-rays
- Root canals
- Gum treatments

Procedures not covered include:

- Implant dentistry
- Orthodontics
- Primarily cosmetic
- Procedures received prior to enrollment
- Extractions

### **How to Apply**

For an application form contact:

Boston University School of Dental Medicine  
100 East Newton Street  
Boston, MA 02118  
617-638-4700

## Dental Clinics: Schools of Dental Hygiene

Massachusetts has several community colleges that train students to become dental hygienists. These schools operate dental hygiene clinics that are open to the public. Dental work is performed by students under the supervision of licensed clinicians. In general, services provided include cleanings, fluoride treatments, polishing, X-rays, and application of sealants.

The cost of receiving care at one of these clinics is generally lower than at a private dentist's office: cleanings range from \$20–\$30 for an adult, with lower rates for senior citizens and children.

Individuals should contact each school directly to inquire about hours, costs, and payment policies. All visits are by appointment only.

***Bristol Community College***

777 Elsbree Street  
Fall River, MA 02720  
508-678-2811 ext. 2139  
(No set fee; donations requested)

***Cape Cod Community College***

2240 Iyanough Road  
West Barnstable, MA 02668  
508-362-2131 ext. 4371  
toll-free: 1-877-846-3672 ext. 4371

***Forsyth School for Dental Hygienists***

140 The Fenway  
Boston, MA 02115  
617-262-5200 ext. 206

***Middlesex Community College***

44 Middle Street  
Talbot Building  
Lowell, MA 01730  
978-656-3250

***Mount Ida College***

(affiliated with Boston University School of Dental Medicine)  
777 Dedham Street  
Newton, MA 02472  
617-928-7360  
(Has a periodontal clinic)

***Quinsigamond Community College***

670 West Boylston Street  
Worcester, MA 01606  
508-853-2300 ext. 4306  
(Services include cleanings only)

***Springfield Technical Community College***

Dental Hygiene Clinic  
One Armory Square  
Springfield, MA 01101-9000  
413-755-4900

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## Dental Clinics: Schools of Dental Medicine

Massachusetts has several privately run schools of dental medicine. Each of these schools operates a dental clinic that offers reduced-fee dental services. Typically, in exchange for these reduced fees, patients are asked to commit to a certain number of dental visits that may last up to three hours. Dental work is performed by students under the supervision of licensed dentists. A full range of services may be offered including examinations, X-rays, fillings, root canal treatments, extractions, orthodontic treatments, dentures, crown and bridge work, and periodontal treatment. Emergency services may also be available. Each dental school differs in its policies. Contact the individual school for information about their costs, policies, and procedures.

***Boston University Goldman School of Dental Medicine***

Dental Clinic  
100 East Newton Street  
Boston, MA 02118  
617-638-4700

***Harvard School of Dental Medicine***

Teaching Practice  
188 Longwood Avenue  
Boston, MA 02115  
617-432-1434 (then press "1")

***Tufts University School of Dental Medicine***

Dental Clinic  
One Kneeland Street  
Boston, MA 02111  
617-636-6828



# Dentistry for All

The Massachusetts Dental Society provides referral to dentists for low-income individuals and families who do not have dental insurance. Participating dentists agree to charge reduced fees for certain procedures. There is an application process. Upon approval for the program, participants receive a list of participating dentists. Patients must pay the reduced fee at the time of the visit. Of the 4,500 members belonging to the Massachusetts Dental Society, 600 to 700 participate in this program. Though the majority of dentists participating perform general dentistry services, there are a few participating specialists including periodontists, oral surgeons, orthodontists, and endodontists.

## Eligibility

Families must be on a low or fixed income. Monthly expenses, savings, and number of dependents, as well as other factors are considered. Each application is considered individually.

## Benefits/Covered Services

Reduced fee procedures:

- Emergency exams
- Emergency treatment for pain
- X-rays
- Initial and periodic exams
- Cleanings
- Fluoride treatment
- Sealants
- Extractions
- Fillings
- Dentures
- Partial dentures

Dentists may charge their regular fees for dental procedures not included on this list.

## How to apply

To obtain an application, you may either:

Download an application from the web site: [www.massdental.org](http://www.massdental.org) (click on “public” and then “Dentistry for All”)

or

Send a self-addressed, stamped envelope to:

Dentistry for All  
Massachusetts Dental Society  
2 Willow Street, Suite #200  
Southborough, MA 01745

You must return the application by standard mail, as an original signature is required.

For more information and/or assistance, call 800-342-8747 or visit our web site: [www.massdental.org](http://www.massdental.org).

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# Ryan White Treatment Fund at Boston University School of Dental Medicine

Boston University School of Dental Medicine offers the Ryan White Treatment Fund as a service to HIV-infected clients. The Ryan White Treatment Fund is a federally funded program for people who are HIV-infected and either have no dental insurance or can verify that a procedure will not be covered by existing dental insurance. There are no copayments, caps, lifetime maximums or income eligibility requirements under the Ryan White Treatment Fund.

## **Eligibility**

- Medical verification of HIV status
- Either no dental insurance, or existing dental insurance does not provide coverage

## **Benefits/Covered Services**

Covered dental procedures include:

- Routine dental exams
- Cleanings
- Fillings
- Bridges
- Crowns
- X-rays
- Partials
- Dentures
- Root canals
- Gum treatments
- Extractions
- Orthodontics for children

Procedures not covered include:

- Implant dentistry
- Orthodontics
- Primarily cosmetic purposes
- Procedures received prior to enrollment

## **How to Apply**

For an application form contact:

Ryan White Treatment Fund  
Boston University School of Dental Medicine  
100 East Newton Street  
Boston, MA 02118  
617-638-5499

## Western Massachusetts Hospital Dental Clinic

Western Massachusetts Hospital operates a dental clinic that provides cleanings, fillings, and extractions for low-income people who are unable to afford dental care. There is frequently a three- to four-month waiting period for appointments. The clinic is open Monday through Friday, 8:30 a.m. – 4:30 p.m.

### **Eligibility**

- Low-income
- No dental insurance coverage

### **Benefits/Covered Services**

- Complete oral exam, including cancer screening
- X-rays
- Dental cleaning
- Fillings
- Urgent care during clinic hours by appointment
- Extractions

### **How to Apply**

Western Massachusetts Hospital Dental Clinic  
91 East Mountain Road  
Westfield, MA 01805  
413-562-4131 ext. 147

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# Selected Local Programs



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## Cape Cod Free Clinic in Falmouth

The Cape Cod Free Clinic in Falmouth is a primary care clinic that serves uninsured and underinsured individuals living on Cape Cod. The clinic sees patients age 18 and older. Staffed primarily by volunteers, the staff currently includes 40 primary care physicians, 35 registered nurses, 9 mental health counselors, and over 20 administrative support personnel. The clinic also has developed a physician referral network that includes over 18 physicians in the following specialty areas: gynecology, surgery, urology, gastroenterology, radiology, ophthalmology, neurology, oncology, ENT, oral surgery, orthopedics, and cardiology. Patients may also obtain medications at no or low cost through prescription vouchers that are honored at three local pharmacies.

### Eligibility

Individuals must:

- Be age 18 or older
- Earn less than 400% FPL
- Be underinsured. Patients who have plans with large deductibles (\$1,000 or more) are eligible.

### Benefits/Covered Services

- Evaluation by health care professionals
- Referrals to medical specialists if necessary
- Individual and family counseling assessments and referrals
- Nutrition counseling
- Prescription assistance
- Lab work and X-rays
- Portuguese and Spanish translators available

### How to Apply

Clinic located at:

65C Town Hall Square  
Falmouth, MA 02540

Appointments:

Tuesday: 1:00 p.m. to 4:00 p.m., 6:00 p.m. to 8:00 p.m.  
Wednesday: 9:00 a.m. to 4:00 p.m., 6:00 p.m. to 8:00 p.m.  
Thursday: 9:00 a.m. to 4:00 p.m., 6:00 p.m. to 8:00 p.m.  
Friday: 9:00 a.m. to 4:00 p.m.

For more information contact:

Paula Schnepf, Executive Director  
508-540-7075

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## Ecu-Health Care, Inc.

Ecu-Health Care Inc., a private non-profit health care access program, has organized all physicians in northern Berkshire County to provide health care for Ecu-Health Care members at a significantly reduced fee. Primary care physicians have each agreed to accept at least 20 patients. Specialists have not set a limit on the number of patients they will accept. In addition to organizing physicians, Ecu-Health Care assists people in enrolling in public health insurance programs.

### **Eligibility**

Participants must:

- Be residents of northern Berkshire County (Cheshire, Adams, Savoy, New Ashford, Florida, North Adams, Clarksburg, and Williamstown) in Massachusetts
- Be uninsured
- Not be eligible for a government program
- Have income less than 200% FPL.

### **Benefits/Covered Services**

- Reduced office visit fees—fees vary from \$2 to \$25 per visit based on income
- Specialists discount fees between 50% to 95%

### **How to Apply**

Charles Joffe-Halpern, Executive Director  
Ecu-Health Care, Inc.  
71 Hospital Avenue  
North Adams, MA 01247  
413-663-8711  
fax: 413-664-5094



## Gateway Health Access Program (GHAP)

The Gateway Health Access Program (GHAP) has coordinated over 125 area physicians to provide reduced fee services to members. Members choose a primary care physician from a list of participating physicians. Services provided by specialists are coordinated through the primary care physician's office. GHAP also coordinates reduced-fee services for home health care, mental health services, and substance abuse services. GHAP also connects people with existing health care programs such as MassHealth and other government programs.

### **Eligibility**

Participants must:

- Live or work in Ashburnham, Ashby, Fitchburg, Gardner, Hubbardston, Lancaster, Leominster, Lunenburg, Princeton, Sterling, Templeton, Townsend, Westminster, or Winchendon
- Not have private health insurance
- Have incomes below 400% FPL
- Not qualify for other government health insurance options.

### **Benefits/Covered Services**

- Reduced fees for physician services
- Reduced fees for limited dental services

### **How to Apply**

For information contact:

Karen E. Landry, Program Director  
Gateway Health Access Program  
Heywood Hospital  
242 Green Street  
Gardner, MA 01440  
978-630-6562

or

GHAP Office  
Community Health Connections Family Health Center  
Burbank Campus  
275 Nichols Road  
Fitchburg, MA 01420  
978-665-5836

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# Hampshire Health Access

Hampshire Health Access (HHA) is a health care program for individuals and families who do not have health insurance and who cannot afford health care. HHA links eligible people with medical providers who offer services at reduced fees. More than 100 health care providers participate in this program, including specialists and alternative care providers. HHA also assists people with information about public health insurance programs and other low-cost health care resources, including MassHealth, community health centers and prescription programs.

## Eligibility

Participants must:

- Be residents of Hampshire County (Amherst, Belchertown, Chesterfield, Cummington, Easthampton, Goshen, Granby, Hadley, Hatfield, Huntington, Middlefield, Northampton, Pelham, Plainfield, South Hadley, Southampton, Ware, Westhampton, Williamsburg, and Worthington)
- Be uninsured and without access to affordable health insurance
- Ineligible for a government program
- Have a gross income of less than 200% FPL.

## Benefits/Covered Services

- Reduced office visit fees—fees vary from \$5 to \$30 per visit based on income
- Reduced fees for specialists
- Information and referral services to other health care resources

Currently providers represent the following fields:

- |                           |                       |
|---------------------------|-----------------------|
| • Anesthesiology          | • Oncology/hematology |
| • Cardiology              | • Ophthalmology       |
| • Chinese herbal medicine | • Optometry           |
| • Dentistry (limited)     | • Orthopedics         |
| • Endocrinology           | • Pathology           |
| • Gastroenterology        | • Pulmonology         |
| • General Surgery         | • Radiology           |
| • Internal medicine       | • Rheumatology        |
| • Mental Health           | • Urology             |
| • Nephrology              |                       |

## How to Apply

Project location:

Hampshire Health Access  
56 Vernon Street  
Northampton, MA 01060  
(413) 582-4230 x105

Mailing Address:

557 Easthampton Road  
Northampton, MA 01060

# Medi-Call

Medi-Call is a collaborative venture of Stanley Street Treatment and Resources, Inc. (SSTAR) and participating Fall River physicians. Medi-Call guarantees access to medical care for all people regardless of their medical problem or their ability to pay for care. Medi-Call recruits primary and specialty care physicians, counselors, psychologists, physical therapists, dentists, and opticians to participate in the program. Providers agree to provide free care to clients screened through Medi-Call. Each provider agrees to accept six clients a year for two years. Clients are assigned on a rotating basis with consideration given to preferences such as male/female physician, ethnicity, and access to transportation. Over 125 providers currently participate in this program. In addition, Medi-Call screens and helps people apply for appropriate public assistance programs.

Medi-Call has developed a limited prescription drug fund that gives people emergency access on a one-time basis to prescription drugs. Individuals are issued a voucher to present at a participating pharmacy. The pharmacy then bills Medi-Call for the prescription.

## Eligibility

Individuals must:

- Live in the greater Fall River area (Assonet, Dighton, Fall River, Freetown, Somerset, Swansea, Westport)
- Not be eligible for medical public assistance
- Have no current health insurance
- Have family income less than 200% FPL.

## Benefits/Covered Services

- Physician visits
- Specialty physician visits
- Counseling and psychologist visits
- Dental visits
- Opticians
- One-time assistance with prescription drug purchases

## How to Apply

Call toll free 800-269-8222 or 508-324-7773

or go to:

SSTAR  
400 Stanley Street  
Fall River, MA 02720

For more information contact Diane Colletti or Kristen B. Silva at the above numbers.

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# The Sharewood Project of Tufts University School of Medicine

The Sharewood Project is a free health clinic run by medical students and physicians. Sharewood offers unscheduled urgent care services to the medically underserved populations of the greater Boston area. Sharewood is staffed by volunteer physicians, students (physician assistants), and translators, and provides clinical, case management, psychiatric, and laboratory screening services. All services are free and open to everyone.

## Eligibility

No eligibility requirements

## Benefits/Covered Services

Sharewood offers a variety of services, all of which are free. Some are offered regularly while others are periodic.

### Regular Services:

- Urgent care medicine—diagnosis, treatment, and referrals
- Anonymous HIV testing and counseling
- Sexually Transmitted Disease testing and counseling
- Hepatitis B vaccination, testing, and counseling

### Periodic Services:

- Dental screening and referrals to Tufts Dental School
- Optometry screening and referrals to New England School of Optometry
- Nutrition evaluation

## How to apply

Sharewood is located in:                      The Center United Methodist Church  
7 Pleasant Street  
Malden, Massachusetts

Sharewood is open for unscheduled services every Tuesday evening from 6:30 to 9:00 p.m.

### For more information contact:

The Sharewood Project  
136 Harrison Avenue  
Boston, MA 02111  
617-636-7564  
[www.sharewood.info](http://www.sharewood.info)

## Taunton Student Health Corps

The Taunton Student Health Corps provides primary care, health education, and disease and injury prevention to greater Taunton residents who are uninsured or underinsured. About ten undergraduate nursing and nurse practitioner students, under the supervision of physicians and nurse practitioners, provide health care services in diverse locations such as school-based health centers, primary medicine physician practice sites, churches, civic clubs, homeless shelters, and housing developments.

### **Eligibility**

Uninsured or underinsured residents of the greater Taunton area who are not able to receive services due to economic, geographic or cultural barriers.

### **Benefits/Covered Services**

At clinic sites:

- Primary care services

At community based sites:

- Disease and injury prevention services
- Health education
- Screenings and assessments

### **How to Apply**

For more information on the Taunton Student Health Corps, including how to arrange for services, call 508-828-7054.

Terri A. Sullivan, RN  
Program Director  
Taunton Student Health Corps  
Morton Hospital and Medical Center  
88 Washington Street  
Taunton, MA 02780

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# Worcester District Medical Society

The Worcester District Medical Society (WDMS) is a nonprofit organization representing over 1,400 physician members and medical students in Massachusetts. WDMS has several resources available for uninsured and underinsured individuals. WDMS operates a discount prescription drug fund and offers a medical care resource guide for uninsured and underinsured people in Worcester County.

## **Eligibility**

Low-income uninsured and underinsured individuals

## **Benefits/Covered Services**

*Resource Guide: Free or low-cost medical care for the uninsured or underinsured*

The resource guide for free or low-cost non-emergency medical care in Worcester county was developed to assist medical and social service professionals as they assist others in accessing the best available health care. The guide includes information on a variety of health care services such as medical clinics, mental health services, children's services, alcohol and drug abuse, and women's health.

You may download the Guide from the WDMS web site: [www.wdms.org](http://www.wdms.org).

## *RxFund*

The RxFund provides patients of WDMS physician members who are uninsured or have no prescription coverage access to prescription drugs. The RxFund is for emergency coverage of up to one month's prescription (\$50 limit). Controlled substances and antidepressants are not included.

## **How to Apply**

For information, contact:

Worcester District Medical Society  
Mechanics Hall, 321 Main Street  
Worcester, MA 01608  
508-753-1579  
[info@wdms.org](mailto:info@wdms.org)  
[www.wdms.org](http://www.wdms.org)

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# Appendices

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# Appendix A: Year 2004 Federal Poverty Income Guidelines

The Federal Poverty Income Guidelines are often referred to as the Federal Poverty Level, or FPL.

## U.S. Department of Health and Human Services – Annual Income Guidelines

2004 Federal Income Poverty Guidelines for the 48 Contiguous States and the District of Columbia

### 2004 Federal Poverty Income Guidelines

Family Size	100%
1	\$9,310
2	\$12,490
3	\$15,670
4	\$18,850
5	\$22,030
6	\$25,210
7	\$28,390
8	\$31,570
For each additional person add:	\$3,180

The federal government updates the federal poverty income guidelines annually. The income levels above reflect the standards as of February 13, 2004.

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## MassHealth – Monthly Income Guidelines

### 2004 Federal Poverty Income Guidelines for MassHealth

MassHealth compares a family's monthly income (before taxes or other deductions) to the applicable federal poverty income guidelines in the chart below. If income is received on a weekly basis, MassHealth multiplies the weekly income by 4 1/3 to calculate a monthly amount.

### 2004 Federal Poverty Income Guidelines

Family Size	133%	150%	200%
1	\$1,032	\$1,164	\$1,552
2	\$1,384	\$1,561	\$2,082
3	\$1,736	\$1,959	\$2,612
4	\$2,089	\$2,356	\$3,142
5	\$2,442	\$2,754	\$3,672
6	\$2,794	\$3,151	\$4,202
7	\$3,147	\$3,549	\$4,732
8	\$3,499	\$3,946	\$5,262
For each additional person add:	\$352	\$398	\$530

MassHealth updates the federal poverty income guidelines each April based on changes made by the federal government. The income levels above reflect the standards as of April 1, 2004.

**Uncompensated Care Pool – Annual Income Guidelines**

2004 Federal Poverty Income Guidelines for the Uncompensated Care Pool

When determining eligibility for free care, providers compare the family's gross annual income (before taxes or other deductions) to the applicable federal poverty income guidelines in the chart below.

**2004 Federal Poverty Income Guidelines**

<b>Family Size</b>	<b>200%</b>	<b>400%</b>
1	\$18,620	\$37,240
2	\$24,980	\$49,960
3	\$31,340	\$62,680
4	\$37,700	\$75,400
5	\$44,060	\$88,120
6	\$50,420	\$100,840
7	\$56,780	\$113,560
8	\$63,140	\$126,280
For each additional person add:	\$6,360	\$12,720

The Massachusetts Division of Health Care Finance and Policy updates these guidelines each spring based on changes made by the federal government. The income levels above reflect the standards as of February 13, 2004.

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# Appendix B:

# MassHealth Services

The MassHealth information in this catalog is current as of April 2004, but is subject to change at any time. To obtain the most up-to-date information, contact programs directly using the contact information provided in each program description.

## MassHealth Standard

Abortion services	Laboratory services
Acute inpatient hospital services	Nurse midwife services
Adult day health services	Nurse practitioner services
Adult foster care services	Nursing facility services
Ambulance services	Orthotic services
Ambulatory surgery services	Outpatient hospital services
Audiologist services	Oxygen and respiratory therapy equipment
Behavioral health (mental health and substance abuse) services	Personal care services
Chapter 766: home assessments and participation in team meetings	Pharmacy services
Chiropractor services	Physician services
Chronic disease and rehabilitation inpatient hospital services	Podiatrist services
Community health center services	Private duty nursing services
Day habilitation services	Prosthetic services
Dental services	Rehabilitation services
Durable medical equipment and supplies	Renal dialysis services
Early intervention services	Speech and hearing services
Family planning services	Therapy services: physical, occupational, and speech / language
Hearing aid services	Transportation services
Home health services	Vision care
Hospice services	X-ray / radiology services

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**MassHealth Basic**

Abortion services  
Acute inpatient hospital services  
Ambulatory surgery services  
Audiologist services  
  
Behavioral health (mental health and  
substance abuse) services  
  
Chapter 766: home assessments  
and participation in team meetings  
Chiropractic services  
Community health center services  
  
Dental services  
Durable medical equipment and supplies  
  
Emergency ambulance services  
  
Family planning services  
  
Hearing aid services  
Home health services  
  
Laboratory services

Nurse midwife services  
Nurse practitioner services  
  
Orthotic services  
Outpatient hospital services  
Oxygen and respiratory therapy equipment  
  
Pharmacy services  
Physician services  
Podiatrist services  
Prosthetic services  
  
Rehabilitation services (except in inpatient  
hospital settings)  
Renal dialysis services  
  
Speech and hearing services  
  
Therapy services: physical, occupational  
and speech / language  
  
Vision care  
  
X-ray / radiology services

## MassHealth CommonHealth

Abortion services	Laboratory services
Acute inpatient hospital services	Nurse midwife services
Adult day health services	Nurse practitioner services
Adult foster care services	Nursing facility services
Ambulance services	Orthotic services
Ambulatory surgery services	Outpatient hospital services
Audiologist services	Oxygen and respiratory therapy equipment
Behavioral health (mental health and substance abuse) services	Personal care services
Chapter 766: home assessments and participation in team meetings	Pharmacy services
Chiropractor services	Physician services
Chronic disease and rehabilitation inpatient hospital services	Podiatrist services
Community health center services	Private duty nursing services
Day habilitation services	Prosthetic services
Dental services	Rehabilitation services
Durable medical equipment and supplies	Renal dialysis services
Early intervention services	Speech and hearing services
Family planning services	Therapy services: physical, occupational, and speech / language
Hearing aid services	Transportation services
Home health services	Vision care
Hospice services	X-ray / radiology services

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## MassHealth Family Assistance

Abortion services  
Acute inpatient hospital services  
Ambulance services (emergency only)  
Ambulatory surgery services  
Audiologist services

Behavioral health (mental health and  
substance abuse) services

Chapter 766: home assessments and  
participation in team meetings  
Chiropractor services  
Chronic disease and rehabilitation inpatient  
hospital services  
Community health center services

Dental services  
Durable medical equipment and supplies

Early intervention services

Family planning services

Hearing aid services  
Home health services  
Hospice services

Laboratory services

Nurse midwife services  
Nurse practitioner services

Orthotic services  
Outpatient hospital services  
Oxygen and respiratory therapy equipment

Pharmacy services  
Physician services  
Podiatrist services  
Prosthetic services

Rehabilitation services  
Renal dialysis services

Speech and hearing services

Therapy services: physical, occupational, and  
speech / language

Vision care

X-ray / radiology services



**MassHealth Essential**

Abortion services	Outpatient hospital services
Acute inpatient hospital services	Oxygen and respiratory therapy equipment
Ambulatory surgery services	
	Pharmacy services
Behavioral health (mental health and substance abuse) services	Physician services
	Podiatrist services
	Prosthetic services
Community health center services	
	Rehabilitation services
Dental services	Renal dialysis services
Durable medical equipment and supplies	
	Speech and hearing services
Emergency ambulance services	
	Therapy services: physical, occupational and speech / language
Family planning services	
	X-ray / radiology services
Laboratory services	
Nurse practitioner services	

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**MassHealth Limited**

For MassHealth Limited members (see 130 CMR 505.008), MassHealth will pay only for the treatment of a medical condition (including labor and delivery) that manifests itself by acute symptoms of sufficient severity that the absence of immediate medical attention could reasonably be expected to result in:

- a) placing the member's health in serious jeopardy
- b) serious impairment to bodily functions
- c) serious dysfunction of any bodily organ or part (130 CMR 450.105(G)(1))

# Appendix C: Massachusetts Community Health Centers

In alphabetical order by neighborhood (within Boston) or by city/town (outside of Boston)

## **BOSTON (by neighborhood)**

### **ALLSTON**

Joseph M. Smith Community Health Center  
287 Western Avenue  
Allston, MA 02134  
617-783-0500

### **BACK BAY**

MGH Back Bay HealthCare Center  
388 Commonwealth Avenue  
Boston, MA 02215  
617-267-7171 (24-hour)  
[www.massgeneral.org/primarycare](http://www.massgeneral.org/primarycare)

### **DOWNTOWN BOSTON**

Boston Health Care for the Homeless Program, Inc.  
Boston Medical Center BHCHP  
One Boston Medical Center Place  
Boston, MA 02118  
617-414-7779 (24-hour)  
(call for additional site locations)

Sidney Borum Jr. Community Health Center  
130 Boylston Street  
Boston, MA 02116  
617-457-8140 (24-hour)  
(call for additional site locations)  
TTY: 617-457-8156  
[www.jri.org](http://www.jri.org)

## **CHARLESTOWN**

MGH Charlestown HealthCare Center  
73 High Street  
Charlestown, MA 02129  
617-724-8135 (24-hour)  
[www.massgeneral.org/primarycare](http://www.massgeneral.org/primarycare)

## **CHINATOWN**

South Cove Community Health Center  
885 Washington Street  
Boston, MA 02111  
617-482-7555 (24-hour)  
[www.scchc.org](http://www.scchc.org)

## **DORCHESTER**

Bowdoin Street Health Center  
230 Bowdoin Street  
Dorchester, MA 02122  
617-754-0100 (24-hour)  
TTY: 508-587-4224  
[www.bowdoinstreethealth.org](http://www.bowdoinstreethealth.org)

Codman Square Health Center  
637 Washington Street  
Dorchester, MA 02124  
617-825-9660 (24-hour)  
(call for additional site locations)  
TTY: 617-822-1860  
[www.codman.org](http://www.codman.org)

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Dorchester House Multi-Service Center  
1353 Dorchester Avenue  
Dorchester, MA 02122  
617-288-3230 (24-hour)  
[www.dorchesterhouse.org](http://www.dorchesterhouse.org)

Geiger Gibson Community Health Center  
250 Mount Vernon Street  
Dorchester, MA 02125  
617-288-1140 (24-hour)  
(call for additional site locations)

Harvard Street Neighborhood Health Center  
632 Blue Hill Avenue  
Dorchester, MA 02121  
617-825-3400 (24-hour)  
[www.harvardstreet.org](http://www.harvardstreet.org)

Neponset Health Center  
398 Neponset Avenue  
Dorchester, MA 02122  
617-282-3200 (24-hour)

Upham's Corner Health Center  
500 Columbia Road  
Dorchester, MA 02125  
617-287-8000 (24-hour)  
(call for additional site locations)  
TTY: 617-287-8000 x8225  
[www.uphamscornerhealthctr.com](http://www.uphamscornerhealthctr.com)

#### **EAST BOSTON**

East Boston Neighborhood Health Center  
10 Gove Street  
East Boston, MA 02128  
617-569-5800 (24-hour)

#### **FENWAY**

Fenway Community Health Center  
7 Haviland Street  
Boston, MA 02115  
617-267-0900 (24-hour)  
Toll-free phone: 888-242-0900  
(call for additional site locations)  
TTY: 617-859-1256  
[www.fenwayhealth.org](http://www.fenwayhealth.org)

#### **JAMAICA PLAIN**

Brookside Community Health Center  
3297 Washington Street  
Jamaica Plain, MA 02130  
617-522-4700

Martha Elliot Health Center  
75 Bickford Street  
Jamaica Plain, MA 02130  
617-971-2320 (24-hour)  
[www.tch.harvard.edu](http://www.tch.harvard.edu)

Southern Jamaica Plain Health Center  
640 Centre Street  
Jamaica Plain, MA 02130  
617-983-4100 (24-hour)

#### **MATTAPAN**

Mattapan Community Health Center  
1425 Blue Hill Avenue  
Mattapan, MA 02126  
617-296-0061 (24-hour)  
[www.massleague.org/MCHC.htm](http://www.massleague.org/MCHC.htm)

#### **NORTH END**

North End Community Health Center  
332 Hanover Street  
Boston, MA 02113  
617-742-9570 (24-hour)  
(call for additional site locations)  
[www.massgeneral.org/primarycare](http://www.massgeneral.org/primarycare)

#### **ROSLINDALE**

Greater Roslindale Medical & Dental Center  
6 Cummins Highway  
Roslindale, MA 02131  
617-323-4440 (24-hour)  
TTY: 617-323-2487  
[www.roslindale.org](http://www.roslindale.org)

## **ROXBURY**

Dimock Community Health Center  
55 Dimock Street  
Roxbury, MA 02119  
617-442-8800 (24-hour)  
TTY: 617-695-7500  
[www.dimock.org](http://www.dimock.org)

Roxbury Comprehensive Community Health Center  
435 Warren Street  
Roxbury, MA 02119  
617-442-7400 (24-hour)  
(call for additional site locations)  
TTY: 617-541-3781  
[www.roxcomp.com](http://www.roxcomp.com)

Whittier Street Health Center  
1125 Tremont Street  
Roxbury, MA 02120  
617-427-1000 (24-hour)  
(call for additional site locations)  
[www.wshc.org](http://www.wshc.org)

## **SOUTH BOSTON**

Mary Ellen McCormack Health Center  
(Geiger Gibson Community Health Center)  
10 Logan Way  
South Boston, MA 02127  
617-288-3119

South Boston Community Health Center  
409 West Broadway  
South Boston, MA 02127  
617-269-7500 (24-hour)  
(call for additional site locations)

## **SOUTH END**

South End Community Health Center  
1601 Washington Street  
Boston, MA 02118  
617-425-2000 (24-hour)  
(call for additional site locations)  
TTY: 617-425-2000  
[www.sech.org](http://www.sech.org)

## **OUTSIDE OF BOSTON**

### **BROCKTON**

Brockton Neighborhood Health Center  
157 Main Street  
Brockton, MA 02301  
508-559-6699 (24-hour)  
(call for additional site locations)  
TTY: 508-587-4224  
[www.bnhc.org](http://www.bnhc.org)

### **CAMBRIDGE**

Cambridge Birth Center  
10 Camelia Avenue  
Cambridge, MA 02139  
617-665-2229  
[www.challiance.org](http://www.challiance.org)

Cambridge Family Health  
237 Hampshire Street  
Cambridge, MA 02139  
617-575-5575  
[www.challiance.org](http://www.challiance.org)

Cambridge Family Health North  
2067 Massachusetts Avenue  
Cambridge, MA 02140  
617-575-5570  
[www.challiance.org](http://www.challiance.org)

Cambridge Medical Specialty Center  
The Cambridge Hospital  
3rd Floor, Ambulatory Building  
1493 Cambridge Street  
Cambridge, MA 02139  
617-665-1552  
[www.challiance.org](http://www.challiance.org)

Cambridge Pediatrics  
The Cambridge Hospital  
1st Floor, Ambulatory Care Center  
1493 Cambridge Street  
Cambridge, MA 02139  
617-665-1264  
[www.challiance.org](http://www.challiance.org)

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East Cambridge Health Center

163 Gore Street  
Cambridge, MA 02139  
617-665-3000  
[www.challiance.org](http://www.challiance.org)

North Cambridge Health Center

266 Rindge Avenue  
Cambridge, MA 02140  
617-665-3340  
[www.challiance.org](http://www.challiance.org)

Primary Care Center

The Cambridge Hospital  
2nd Floor, Ambulatory Care Center  
1493 Cambridge Street  
Cambridge, MA 02139  
617-665-1068  
[www.challiance.org](http://www.challiance.org)

Riverside Health Center

205 Western Avenue  
Cambridge, MA 02139  
617-498-1102  
[www.challiance.org](http://www.challiance.org)

Senior Health Center

806 Massachusetts Avenue  
3rd Floor  
Cambridge, MA 02139  
617-575-5630  
[www.challiance.org](http://www.challiance.org)

Windsor Street Health Center

119 Windsor Street  
Cambridge, MA 02139  
617-665-3600  
[www.challiance.org](http://www.challiance.org)

Zinberg Clinic

The Cambridge Hospital  
2nd Floor, Cahill Building  
1493 Cambridge Street  
Cambridge, MA 02139  
617-665-1606  
[www.challiance.org](http://www.challiance.org)

**CHELSEA**

MGH Chelsea HealthCare Center  
151 Everett Avenue  
Chelsea, MA 02150  
617-884-8300 (24-hour)  
(call for additional site locations)  
[www.massgeneral.org/primarycare](http://www.massgeneral.org/primarycare)

**EVERETT**

MGH Everett Family Care  
19-21 Norwood Street  
Everett, MA 02149  
617-884-8300 (24-hour)  
[www.massgeneral.org/primarycare](http://www.massgeneral.org/primarycare)

Women's Health Center

96 Garland Street  
Everett, MA 02149  
617-381-7196  
[www.challiance.org](http://www.challiance.org)

**FALL RIVER**

HealthFirst Family Care Center, Inc.  
P O Box 5069  
102 Country Street  
Fall River, MA 02723-0404  
508-679-8111 (24-hour)

SSTAR Family Health Care Center

400 Stanley Street  
Fall River, MA 02720  
508-675-1054 (24-hour)  
TTY: 508-673-3328  
[www.sstar.org](http://www.sstar.org)

**FALMOUTH**

Cape Cod Free Clinic in Falmouth  
65C Town Hall Square  
Falmouth, MA 02541

**FITCHBURG**

Community Health Connections  
275 Nichols Road  
Fitchburg, MA 01420  
978-665-5901 (24-hour)  
[www.chcfamilyhealth.org](http://www.chcfamilyhealth.org)

**GREAT BARRINGTON**

Community Health Center of the Berkshires  
54 Castle Street  
P O Box 30  
Great Barrington, MA 01230-0030  
413-528-8500

**HOLYOKE**

Holyoke Health Center  
230 Maple Street  
Holyoke, MA 01040  
413-420-2200 (24-hour)

**HULL**

Manet Community Health Center, Inc.  
180 George Washington Boulevard  
Hull, MA 02045  
781-925-4550  
TTY: 617-471-0718  
[www.manetchc.org](http://www.manetchc.org)

**HUNTINGTON**

Hilltown Community Health Centers, Inc.  
Huntington Health Center  
73 Russell Road  
Huntington, MA 01050  
413-667-3009

**HYANNIS**

Duffy Health Center  
105 Park Street  
Hyannis, MA 02601  
508-771-9599 (24-hour)  
(call for additional site locations)  
[www.duffycenter.cc](http://www.duffycenter.cc)

Mid-Upper Cape Community Health Center  
30 Elm Avenue  
Hyannis, MA 02601  
508-778-0300 (24-hour)  
[www.bchumanservices.net/mucchc](http://www.bchumanservices.net/mucchc)

**LAWRENCE**

Greater Lawrence Family Health Center  
34 Haverhill Street  
Lawrence, MA 01841-2884  
978-686-0090 (24-hour)  
(call for additional site locations)  
TTY: 978-689-6438  
[www.glfhc.org](http://www.glfhc.org)

**LOWELL**

Lowell Community Health Center  
597 Merrimack Street  
Lowell, MA 01854-3908  
978-937-9700 (24-hour)  
(call for additional site locations)  
TTY: 978-452-4774  
[www.lchealth.org](http://www.lchealth.org)

**LYNN**

Lynn Community Health Center  
269 Union Street  
Lynn, MA 01901  
781-581-3900 (24-hour)  
TTY: 781-598-7206  
[www.lchcnet.org](http://www.lchcnet.org)

**NEW BEDFORD**

Greater New Bedford Community Health Center, Inc.  
874 Purchase Street  
New Bedford, MA 02740  
508-992-6553  
TTY: 508-994-2478  
[www.gnbchc.org](http://www.gnbchc.org)

**NORTH QUINCY**

Manet Community Health Center, Inc.  
110 West Squantum Street  
North Quincy, MA 02171  
617-376-3000 (24-hour)  
(call for additional site locations)  
TTY: 617-471-0718  
[www.manetchc.org](http://www.manetchc.org)

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South Cove Community Health Center  
275 Hancock Street  
North Quincy, MA 02171  
617-745-0280  
[www.scchc.org](http://www.scchc.org)

#### **ORLEANS**

Outer Cape Health Services, Inc.  
260 Cranberry Highway  
Orleans, MA 02653  
508-240-0208  
(call for additional site locations)

#### **PEABODY**

Peabody Family Health  
(North Shore Community Health, Inc.)  
89 Foster Street  
Peabody, MA  
978-532-4903

#### **QUINCY**

Manet Community Health Center, Inc.  
Houghs Neck  
1193 Sea Street  
Quincy, MA 02169  
617-471-8683  
TTY: 617-471-0718  
[www.manetchc.org](http://www.manetchc.org)

Manet Community Health Center, Inc.  
Quincy Medical Center  
114 Whitewell Street  
2nd Floor – B Wing  
Quincy, MA 02169  
617-376-2088  
TTY: 617-471-0718  
[www.manetchc.org](http://www.manetchc.org)

Manet Community Health Center, Inc.  
Snug Harbor  
9 Bicknell Street  
Quincy, MA 02169  
617-471-4715  
TTY: 617-471-0718  
[www.manetchc.org](http://www.manetchc.org)

#### **REVERE**

Broadway Medical Associates  
454 Broadway  
Revere, MA 02151  
781-485-8222  
[www.challiance.org](http://www.challiance.org)

MGH Revere HealthCare Center  
300 Ocean Avenue  
Revere, MA 02157  
781-485-6000 (24-hour)  
(call for additional site locations)  
[www.massgeneral.org/primarycare](http://www.massgeneral.org/primarycare)

#### **SALEM**

North Shore Community Health, Inc.  
47 Congress Street  
Salem, MA 01970-5507  
978-744-8388 (24-hour)  
(call for additional site locations)  
TTY: 978-744-8388

#### **SOMERVILLE**

Broadway Health Center  
300 Broadway  
Somerville, MA 02145  
617-284-7000  
[www.challiance.org](http://www.challiance.org)

Central Street Health Center  
26 Central Street  
Somerville, MA 02143  
617-591-6300  
[www.challiance.org](http://www.challiance.org)

East Somerville Health Center  
42 Cross Street  
Somerville, MA 02145  
617-776-6120  
[www.challiance.org](http://www.challiance.org)

Internal Medicine Associates  
230 Highland Avenue  
Somerville, MA 02143  
617-591-4920  
[www.challiance.org](http://www.challiance.org)



Outpatient Specialty Center  
230 Highland Avenue  
Somerville, MA 02143  
617-591-4350  
[www.challiance.org](http://www.challiance.org)

Union Square Family Health  
337 Somerville Avenue  
Somerville, MA 02143  
617-665-3370  
[www.challiance.org](http://www.challiance.org)

#### **SPRINGFIELD**

Brightwood Health Center  
380 Plainfield Street  
Springfield, MA 01107  
413-794-4458  
[www.baystatehealth.com/1025/3288/2520](http://www.baystatehealth.com/1025/3288/2520)

Health Services for the Homeless  
Administrative Offices  
95 State Street, Suite 201  
Springfield, MA 01103  
413-787-6741 (24-hour)  
(call for additional site locations)  
TTY: 413-787-6641  
[www.cityofspringfield.mass.com/healthservices](http://www.cityofspringfield.mass.com/healthservices)

Mason Square Health Center  
11 Wilbraham Road  
Springfield, MA 01109  
413-794-3710 (24-hour)  
[www.baystatehealth.com/1025/3288/2523](http://www.baystatehealth.com/1025/3288/2523)

Springfield Southwest Community Health Center, Inc.  
1038-1048 Main Street  
Springfield, MA 01103  
413-739-1100 (24-hour)  
(call for additional site locations)  
TTY: 413-739-1996

#### **TURNERS FALLS**

Community Health Center of Franklin County, Inc.  
338 Montague City Road  
Turners Falls, MA 01376  
413-772-3748 (24-hour)

#### **UXBRIDGE**

Tri-River Family Health Center  
281 East Hartford Avenue  
Uxbridge, MA 01569  
508-278-5573 (24-hour)

#### **WELLFLEET**

Outer Cape Health Services, Inc.  
3130 State Highway, Rte 6  
Wellfleet, MA 02667  
508-349-3131

#### **WORCESTER**

Family Health Center of Worcester  
26 Queen Street  
Worcester, MA 01610  
508-860-7700 (24-hour)  
(call for additional site locations)  
TTY: 508-860-7750  
[www.fhcw.org](http://www.fhcw.org)

Great Brook Valley Health Center  
19 Tacoma Street  
Worcester, MA 01605-3516  
508-852-1805 (24-hour)  
Toll-free phone: 800-854-2288  
(call for additional site locations)  
TTY: 508-854-3255

#### **WORTHINGTON**

Hilltown Community Health Centers, Inc.  
58 Old North Road  
Worthington, MA 01098-9753  
413-238-5511 (24-hour)  
(call for additional site locations)  
TTY: 413-238-5511

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# Appendix D:

## Referrals and Resources

### Referrals

The broad array of programs available to uninsured and underinsured Massachusetts residents can be very complex. The organizations listed below can help consumers both determine which programs they may be eligible for and help them to apply for benefits. In addition to contacting financial counselors at hospitals and community health centers, consumers may request assistance from the following:

Community Partners, Inc.	413-253-4283 <a href="http://www.compartners.org">www.compartners.org</a>
Ecu-Health Care, Inc.	413-663-8711 (northern Berkshire Cty)
Gateway Health Access Program	978-630-6562 (Gardner area) 978-665-5836 (Fitchburg area)
Greater Boston Legal Services	617-371-1234
Hampshire Health Access	413-582-4230 x105 (Hampshire County)
Health Care For All	617-350-7279 <a href="http://www.hcfama.org">www.hcfama.org</a>
Massachusetts Mental Health	617-338-2345 Legal Advisors Committee <a href="http://www.mass.gov/mhlac">www.mass.gov/mhlac</a> *
Mayor's Health Line (Boston)	800-847-0710 617-534-5050 (TTY: 617-534-9799) <a href="http://www.bphc.org/programs">www.bphc.org/programs</a>
SHINE Program (Serving the Health Information Needs of Elders)	800-AGE-INFO (800-243-4636) Statewide: (TTY: 800-872-0166) Regional: See Appendix F

\* The Commonwealth of Massachusetts has initiated a web-portalization project. Web site addresses for state agencies are subject to change. If you encounter an obsolete web address, please use [www.mass.gov](http://www.mass.gov) to access information.

Listed below are community-based organizations that provide health care access support services.  
(The public school programs are resources for students attending those schools.)

Advocacy for Access in Great Barrington	413-528-5045	Gr. Barrington
Advocacy for Access in Pittsfield	413-445-9480	Pittsfield
AIDS Action Committee of Massachusetts	617-437-6200	Boston
Asian Task Force Against Domestic Violence	617-338-2350	Boston
Avon Public Schools	508-588-0230	Avon
Boston Health Care for the Homeless Program	617-414-7779	Boston
Boston Public Health Commission		
Mayor's Health Line (MHL)	617-534-5050	Boston
Bristol County Sheriff's Office	508-995-1311	N. Dartmouth
Brockton Neighborhood Health Center	508-559-1370	Brockton
Cambodian American League of Lowell, Inc.	978-454-3707	Lowell
Child Care Resource Center, Inc.	617-547-1063	Cambridge
Child Care Search	978-897-6400	Concord
Codman Square Health Center	617-825-9660	Dorchester
Community Action, Inc.	978-373-1971	Haverhill
Community Health Center of the Berkshires	413-528-8580	Gr. Barrington
Community Health Center for Southern Berkshires	413-229-5991	Sheffield
Community Resources for Justice	617-482-2520	Boston
Community Teamwork, Inc. for Greater Lowell	978-459-0551	Lowell
Concilio Hispano	617-661-9406	Cambridge
Dorchester House Multi-Service Center	617-288-3230	Dorchester
Ecu-Health Care, Inc.	413-663-8711	North Adams
Family Health Center of Worcester	508-860-7700	Worcester
Freedom Trail Clinic (North Suffolk Mental Health Assoc)	617-912-7800	Boston
Greater Lawrence Community Action Council, Inc.	978-681-4900	Lawrence
Greater Lawrence Family Health Center	978-725-7400	Lawrence
Hampshire Community Action Commission	413-582-4200	Amherst
Health Awareness Services of Central Massachusetts, Inc.	508-756-7123	Worcester
HealthFirst Family Care Center, Inc.	508-679-8111	Fall River
Healthy Malden 2000, Inc.	781-388-4404	Malden
Hilltown Community Health Center, Inc.	413-238-5511	Worthington
Hudson Public Schools	978-567-6117	Hudson
Jewish Family & Children's Service	617-558-1278	Newton
Joint Committee for Children's Health Care in Everett/KUBA	617-394-2414	Everett
Joseph M. Smith Community Health Center	617-783-0500	Allston

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Latino Health Institute	617-350-6900	Boston
Latino Health Institute in Brockton	508-941-0005	Brockton
Lowell Community Health Center	978-937-9700	Lowell
Lynn Community Health Center	781-581-3900	Lynn
Lynn Public Schools	781-593-1680	Lynn
Manet Community Health Center	617-376-3000	North Quincy
MetroWest Latin American Center	508-875-6609	Framingham
MGH Back Bay HealthCare Center	617-267-7171	Boston
New Bedford Public Schools	508-997-4511	New Bedford
North Attleborough Public Schools	508-643-2100	N. Attleboro
North Shore Community Health Center in Salem	978-744-8388	Salem
North Suffolk Mental Health Association in Chelsea	617-889-3300	Chelsea
North Suffolk Mental Health Association in East Boston	617-569-3189	East Boston
North Suffolk Mental Health Association in Revere	781-289-9331	Revere
Nueva Esperanza	413-533-9442	Holyoke
Outer Cape Health Services	508-255-9700	Orleans
PACE, Inc. (People Acting in Community Endeavors)	508-999-9920	New Bedford
Roxbury Comprehensive Community Health Center	617-442-7400	Roxbury
SeniorCare, Inc. (Cape Ann and Beverly)	978-281-1750	Gloucester
Somerville Human Services Department	617-625-6600	Somerville
South Middlesex Legal Services, Inc.	508-620-1830	Framingham
South Middlesex Opportunity Council, Inc.	508-872-4853	Framingham
South Shore Community Action Council, Inc.	508-747-7575	Plymouth
Spanish American Union, Inc.	413-734-7381	Springfield
Springfield Public Schools	413-787-7137	Springfield
Stanley Street Treatment and Resources, Inc. (SSTAR)	508-679-5222	Fall River
Tri-City Mental Health Center, Inc.	781-397-2097	Medford
Upham's Corner Health Center	617-287-8000	Dorchester
Valley Opportunity Council, Inc.	413-552-1554	Holyoke
Vietnamese-American Civic Association, Inc.	617-288-7344	Dorchester
West Bridgewater Public Schools (Spring Street location)	508-894-1230	W. Bridgewater
Y.O.U., Inc. (Youth Opportunities Upheld, Inc.)	508-765-9101	Southbridge

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## Resources

The resources on this list may not be referenced elsewhere in the catalog and include contact information for organizations and agencies that provide services related to disability, immigration, and legal issues; state health care agencies that administer programs for particular groups of people; industry connections; and referral groups.

### In alphabetical order by topic

#### *Disability*

Disability Law Center	617-723-8455 800-872-9992 <a href="http://www.dlc-ma.org">www.dlc-ma.org</a>
Massachusetts Long Term Care Ombudsman Program (Nursing and rest homes)	617-727-7750 800-882-2003 <a href="http://www.800ageinfo.org">www.800ageinfo.org</a>
Massachusetts Network of Information Providers (Information on disability programs and services)	800-642-0249 781-642-0248 <a href="http://www.disabilityinfo.org">www.disabilityinfo.org</a>
Massachusetts Office on Disability	617-727-7440 800-332-2020 <a href="http://www.mass.gov/mod">www.mass.gov/mod</a> *
Medicare Advocacy Project (Greater Boston Legal Services)	800-323-3205 <a href="http://www.gbls.org/map">www.gbls.org/map</a>
Nursing and Rest Homes Quality of Care Information (Department of Public Health, Division of Health Quality)	617-753-8000 <a href="http://www.mass.gov/dph/dhcq/hcqskel.htm">www.mass.gov/dph/dhcq/hcqskel.htm</a> *

#### *Immigration*

Greater Boston Legal Services (Immigration Unit)	617-371-1234 <a href="http://www.gbls.org">www.gbls.org</a>
International Institute of Boston	617-695-9990 <a href="http://www.iiboston.org">www.iiboston.org</a>
Massachusetts Chapter of the National Lawyers Guild	617-227-7335 <a href="http://www.nlgmass.org">www.nlgmass.org</a>

\* The Commonwealth of Massachusetts has initiated a web-portalization project. Web site addresses for state agencies are subject to change. If you encounter an obsolete web address, please use [www.mass.gov](http://www.mass.gov) to access information.

Massachusetts Immigrant and Refugee Advocacy Coalition	617-350-5480 www.miracoalition.org
Massachusetts Immigrant Health Access Coalition	617-350-5480 www.miracoalition.org
Massachusetts Office for Refugees and Immigrants	617-727-7888 www.mass.gov/ori *

### *Industry Connections*

Home & Health Care Association of Massachusetts	800-332-3500 617-482-8830 www.masslongtermcare.org
Massachusetts Association of Health Plans	617-338-2244 www.ma hp.com
Massachusetts Extended Care Federation	800-CARE-FOR 617-558-0202 www.mecf.org
Massachusetts Home Care for Elders	800-AGE-INFO 800-243-4636 www.masshomecare.org
Massachusetts Hospital Association	781-272-8000 www.mhalink.org
Massachusetts League of Community Health Centers	617-426-2225 800-475-8455 www.massleague.org
Massachusetts Medical Society	781-893-4610 781-893-3800 www.massmed.org

### *Legal Services*

Boston College Legal Assistance Bureau (Middlesex, Norfolk, and Suffolk counties)	781-893-4793
Community Legal Services and Counseling Center (Middlesex, Norfolk, and Suffolk counties)	617-661-1010 www.clsacc.org

\* The Commonwealth of Massachusetts has initiated a web-portalization project. Web site addresses for state agencies are subject to change. If you encounter an obsolete web address, please use www.mass.gov to access information.

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Greater Boston Legal Services (Middlesex, Norfolk, Plymouth, and Suffolk counties)	617-371-1234 <a href="http://www.gbls.org">www.gbls.org</a>
Hale and Dorr Legal Services Center (Suffolk County)	617-522-3003 <a href="http://www.law.harvard.edu/academics/clinical/lcs">www.law.harvard.edu/academics/clinical/lcs</a>
Legal Advocacy and Resource Center (Statewide with focus on Greater Boston)	800-342-5297 <a href="http://www.larcma.org">www.larcma.org</a>
Legal Assistance Corporation of Central Massachusetts (Worcester County)	800-649-3718
Legal Services for Cape Cod and Islands, Inc. (Barnstable, Cape Cod, Dukes, and Plymouth counties)	800-742-4107 <a href="http://www.lsccl.org">www.lsccl.org</a>
Massachusetts Justice Project (Berkshire, Franklin, Hampden, Hampshire, and Worcester counties)	800-639-1209
Massachusetts Law Reform Institute (MLRI) (All counties)	617-357-0700 <a href="http://www.masslegalhelp.org">www.masslegalhelp.org</a> <a href="http://www.masslegalservices.org">www.masslegalservices.org</a>
Merrimack Valley Legal Services (Essex and Middlesex counties)	978-458-1465, 800-336-2262 <a href="http://www.mvlegal.org">www.mvlegal.org</a>
Neighborhood Legal Services (Essex County)	800-747-5056 <a href="http://www.neighborhoodlaw.org">www.neighborhoodlaw.org</a>
New Center for Legal Advocacy (Norfolk and Plymouth counties)	800-244-9023
South Middlesex Legal Services (Middlesex and Norfolk counties)	800-696-1501 <a href="http://www.smlegal.org">www.smlegal.org</a>
Southeastern Massachusetts Legal Assistance Corporation (Bristol, Norfolk, and Plymouth counties)	800-244-8393
Volunteer Lawyers Project of the Boston Bar Association (Middlesex, Norfolk, Plymouth, and Suffolk counties)	617-423-0648 <a href="http://www.vlpnet.org">www.vlpnet.org</a>
Western Massachusetts Legal Services (Berkshire, Franklin, Hampden, and Hampshire counties)	800-639-1109



*Private state-wide health access resources*

Ad Hoc Committee to Defend Health Care (The)  
25 West Street  
Boston, MA 02111

617-542-3305  
E-mail: [contact@massdefendhealthcare.org](mailto:contact@massdefendhealthcare.org)  
[www.massdefendhealthcare.org](http://www.massdefendhealthcare.org)

Community Partners, Inc.  
Health Access Programs  
24 South Prospect Street  
Amherst, MA 01002

413-253-4283  
Fax: 413-253-7131  
[www.compartners.org](http://www.compartners.org)

Massachusetts Area Health Education Centers (AHEC)  
Office of Community Programs  
University of Massachusetts Medical School  
222 Maple Avenue  
Shrewsbury, MA 01545

508-856-4305  
Fax: 508-856-6128  
E-mail: [ahec@umassmed.edu](mailto:ahec@umassmed.edu)  
[www.umassmed.edu/ahec](http://www.umassmed.edu/ahec)

Massachusetts Hospital Association  
5 New England Executive Park  
Burlington, MA 01803

(781) 272-8000 x140  
Fax: (781) 272-0048  
[www.mhalink.org](http://www.mhalink.org)

Massachusetts Immigrant and  
Refugee Advocacy Coalition (MIRA)  
105 Chauncy Street, Suite 901  
Boston, MA 02111

(617) 350-5480  
Fax: (617) 350-5499  
[www.miracoalition.org](http://www.miracoalition.org)

Massachusetts League of Community Health Centers  
100 Boylston Street, Suite 700  
Boston, MA 02116

(617) 426-2225 x307  
E-mail: [massleague@massleague.org](mailto:massleague@massleague.org)  
[www.massleague.org](http://www.massleague.org)

Massachusetts Medical Society  
860 Winter Street  
Waltham, MA 02451

(781) 893-4610  
[www.massmed.org](http://www.massmed.org)

Massachusetts Senior Action Council  
565 Warren Street  
Boston, MA 02121

(617) 442-3330  
[www.masssenioraction.org](http://www.masssenioraction.org)

Massachusetts Public Health Association  
434 Jamaica Way  
Jamaica Plain, MA 02130

(617) 524-6696  
E-mail: [mpha@mphaweb.org](mailto:mpha@mphaweb.org)  
[www.mphaweb.org](http://www.mphaweb.org)

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## State Agencies

Commonwealth of Massachusetts	<a href="http://www.mass.gov">www.mass.gov</a>
<hr/>	
Executive Office of Health and Human Services	617-573-1600 <a href="http://www.mass.gov/eohhs">www.mass.gov/eohhs</a> *
Massachusetts Commission for the Blind	800-392-6450; TTY 800-392-6556 <a href="http://www.mass.gov/mcb">www.mass.gov/mcb</a> *
Massachusetts Commission for the Deaf and Hard of Hearing	617-695-7500; TTY 617-695-7650 <a href="http://www.mass.gov/mcdhh">www.mass.gov/mcdhh</a> *
Massachusetts Department of Mental Health	617-626-8000 <a href="http://www.mass.gov/dmh">www.mass.gov/dmh</a> *
Massachusetts Department of Mental Retardation	617-727-5608 <a href="http://www.mass.gov/dmr">www.mass.gov/dmr</a> *
Massachusetts Department of Public Health	617-624-6000 <a href="http://www.mass.gov/dph">www.mass.gov/dph</a> *
Massachusetts Department of Transitional Assistance (Food Stamps, EAEDC, TAFDC, EA, SSI)	800-249-2007 <a href="http://www.mass.gov/dta">www.mass.gov/dta</a> *
Massachusetts Division of Health Care Finance and Policy	617-988-3100 <a href="http://www.mass.gov/dhcfp">www.mass.gov/dhcfp</a> *
Massachusetts Rehabilitation Commission	800-422-7200; TDD 800-223-3212 <a href="http://www.mass.gov/mrc">www.mass.gov/mrc</a> *
MassHealth	617-210-5000 <a href="http://www.mass.gov/masshealth">www.mass.gov/masshealth</a> *
<hr/>	
Massachusetts Division of Insurance	617-521-7794 <a href="http://www.mass.gov/doi">www.mass.gov/doi</a> *
Massachusetts Managed Care Consumer Advisory Board Ombudsman	800-436-7757 <a href="http://www.mass.gov/ombud">www.mass.gov/ombud</a> *

\* The Commonwealth of Massachusetts has initiated a web-portalization project. Web site addresses for state agencies are subject to change. If you encounter an obsolete web address, please use [www.mass.gov](http://www.mass.gov) to access information.

# Appendix E: Social Security Administration Local Offices

For questions about Medicare eligibility, contact the Social Security Administration at 800-772-1213 (TTY: 800-325-0778) or visit their web site at <http://www.ssa.gov>.

To enroll in Medicare or apply for Social Security Disability Benefits, contact the Social Security Administration at one of the locations listed below.

## Alphabetical order by city/town:

106 Pleasant Street  
Attleboro, MA 02703  
508-226-2710  
TTY: 508-226-2051

O'Neill Federal Building  
10 Causeway Street  
Room 148  
Boston, MA 02222  
617-565-8797  
TTY: 800-325-0778

Federal Building  
166 Main Street  
Brockton, MA 02401  
508-427-5386  
TTY: 508-588-7992

80 Everett Avenue  
1st Floor  
Chelsea, MA 02150  
800-772-1213  
TTY: 800-325-0778

540 Gallivan Boulevard  
2nd Floor  
Dorchester, MA 02124  
617-282-4159  
TTY: 800-325-0778

400 North Main Street  
Fall River, MA 02720  
508-674-2453  
TTY: 508-324-0864

Technology Park  
48 Research Road  
E. Falmouth, MA 02536  
508-548-8150  
TTY: 508-457-5096

Philbin Federal Building  
881 Main Street, Room 301  
Fitchburg, MA 01420  
978-343-4526  
TTY: 800-325-0778

100 Concord Street  
2nd Floor  
Framingham, MA 01702  
508-875-5047  
TTY: 800-325-0778

Heywood Wakefield Complex  
55 Lake Street  
Gardner, MA 01440  
978-632-1004  
TTY: 978-632-2112

1 Arch Place  
2nd Floor  
Greenfield, MA 01301  
413-774-6031  
TTY: 413-773-0019

198 Columbia Road  
Hanover, MA 02339  
781-826-7506  
TTY: 781-829-9297

367 Main Street  
Haverhill, MA 01830  
978-374-1960  
TTY: 978-521-0896

200 High Street  
2nd Floor  
Holyoke, MA 01040  
413-536-3649  
TTY: 413-534-0901

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259 North Street  
Bldg. B  
Hyannis, MA 02601  
508-775-7501  
TTY: 508-790-3974

439 South Union Street  
Lawrence, MA 01843  
978-686-6171  
TTY: 978-794-9696

151 Warren Street  
Suite 300  
Lowell, MA 01852  
978-452-5509  
TTY: 978-458-5702

140 Union Street  
Lynn, MA 01901  
800-772-1213  
TTY: 800-325-0778

Malden Government Center  
Room 215  
200 Pleasant Street  
Malden, MA 02148  
800-772-1213  
TTY: 800-325-0778

Hastings Keith Federal Building  
53 North 6th Street  
New Bedford, MA 02740  
508-999-3101  
TTY: 508-979-8229

37 Main Street  
Suite 202  
North Adams, MA 01247  
413-664-7951  
TTY: 413-664-6568

480 Washington Street  
Norwood, MA 02062  
800-772-1213  
TTY: 800-325-0778

Federal Building  
78 Center Street  
Pittsfield, MA 01201  
413-499-2432  
TTY: 800-325-0778

1250 Hancock Street  
Suite 210 N  
Quincy, MA 02169  
800-772-1213  
TTY: 800-325-0778

4200 Washington Street  
Roslindale, MA 02131  
800 772-1213  
TTY: 800-325-0778

10 Malcolm X Boulevard  
Roxbury, MA 02119  
800-772-1213  
TTY: 800-325-0778

Museum Place  
2 East India Square  
Salem, MA 01970  
800-325-0778  
TTY: 800-325-0778

Marks Building  
Davis Square  
240 Elm Street  
Somerville, MA 02144  
800-772-1213  
TTY: 800-325-0778

Federal Building  
1550 Main Street  
2nd Floor  
Springfield, MA 01103  
413-785-0110  
TTY: 413-731-1491

104 Dean Street  
Taunton, MA 02780  
508-823-5117  
TTY: 508-821-3325

50 Prospect Street  
2nd Floor  
Waltham, MA 02453  
800-772-1213  
TTY: 800-325-0778

Madison Place  
51 Myrtle Street  
Worcester, MA 01608  
508-753-4105  
TTY: 800-325-0778

# Appendix F: SHINE Counselors by Region

SHINE (Serving the Health Information Needs of Elders)  
The State Health Insurance Counseling Program for Elderly or Disabled Adults

Call toll-free 1-800-243-4636 (1-800-AGE-INFO) to be connected to the SHINE Office in your area, or call your Regional SHINE Office, listed below, for assistance.

## Western Massachusetts

Berkshire County  
Elder Services of Berkshire County  
66 Wendell Avenue  
Pittsfield, MA 01201  
413-499-0524

Franklin and Hampshire Counties  
Franklin County Home Care  
330 Montague City Road  
Turners Falls, MA 01367  
413-773-5555

Hampden County/Springfield  
Springfield Department of Elder Affairs  
1600 East Columbus Avenue  
Springfield, MA 01103  
413-750-2893

## Central Massachusetts

Worcester County  
Central Massachusetts Association of  
Councils on Aging  
15 Winter Street  
Milford, MA 01757  
508-422-9931

## Eastern Massachusetts

Metro West/Brookline to Framingham  
Needham Council on Aging  
83 Pickering Street  
Needham, MA 02492  
781-453-8076

Norfolk County and South Shore (Quincy Area)  
Health & Social Services Consortium, Inc. (HESSCO)  
One Merchant Street  
Sharon, MA 02067  
781-784-4944

Upper Middlesex County/Cambridge and Somerville  
Minutemen Senior Services  
24 Third Avenue  
Burlington, MA 01803  
781-272-7177

Suffolk County/Boston  
Commission on Affairs of the Elderly  
Boston City Hall, Room 271  
Boston, MA 02201  
617-635-3995

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## Northeastern Massachusetts

Northern Essex County/Lawrence and Lowell  
Elder Services of Merrimack Valley  
360 Merrimack Street, Building 5  
Lawrence, MA 01843  
978-683-7747

North Shore/Southern Essex County  
Mystic Valley Elder Services, Inc.  
300 Commercial Street  
19 Riverview Business Park  
Malden, MA 02148  
781-324-7705

## Southeastern Massachusetts

Barnstable County/Cape Cod and the Islands  
Yarmouth Council on Aging  
528 Forest Road  
South Yarmouth, MA 02664  
508-394-9326

Plymouth County, plus the New Bedford Area  
Middleborough Council on Aging  
558 Plymouth Street  
Middleborough, MA 02346  
800-231-1155

Bristol County/Attleboro to Fall River  
Attleboro Council on Aging  
Reverend Larson Senior Center  
25 South Main Street  
Attleboro, MA 02703  
508-222-1399

## State-wide Programs

For *Chinese*-speaking elders, adults with disabilities,  
professionals, and caregivers  
Greater Boston Chinese Golden Age Center  
25 Stuart Street, 5th floor  
Boston, MA 02116  
617-426-1628

For *Spanish*-speaking elders, adults with disabilities,  
professionals, and caregivers  
Lawrence Council on Aging  
155 Haverhill Street  
Lawrence, MA 01840  
978-794-5886

For *Vietnamese*-speaking elders, adults with dis-  
abilities, professionals, and caregivers  
Vietnamese American Civic Association  
1452 Dorchester Avenue  
Dorchester, MA 02122  
617-288-7344

For *Haitian Kreyol*-speaking elders, adults with  
disabilities, professionals, and caregivers  
Haitian American Public Health Initiative  
10 Fairway Street  
P O Box 260386  
Mattapan, MA 02346  
617-298-8076

For *Portuguese and Cape Verdean Creole*-speaking  
elders, adults with disabilities, professionals, and  
caregivers  
Immigrant Assistance Center  
299 Coggeshall Street  
New Bedford, MA 02746  
508-984-4157

For *Khmer*-speaking elders, adults with disabilities,  
professionals, and caregivers  
Seton Asian Center  
One Ballard Way  
Lawrence, MA 01843  
978-683-7316

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\* This document does not list every service provided by every program. Some entries in the Subject Index, therefore, do not cross-reference every relevant program. Contact the individual programs listed in this guide for further information.

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## Programs by Age and Income

Note: FPL (Federal Poverty Level) is a commonly used term referring to the Federal Poverty Income Guidelines

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0-1	0-200% FPL		<ul style="list-style-type: none"> <li>Children's Medical Security Plan, no premium</li> <li>MassHealth Limited</li> <li>MassHealth Standard</li> <li>Uncompensated Care Pool, full free care</li> </ul>	34 24 11 96
0-18	0-133% FPL		<ul style="list-style-type: none"> <li>MassHealth HIV Expansion</li> </ul>	17
0-18	0-150% FPL		<ul style="list-style-type: none"> <li>Children's Medical Security Plan, no premium</li> <li>MassHealth Limited</li> <li>MassHealth Standard</li> <li>Uncompensated Care Pool, full free care</li> </ul>	34 24 11 96
1-18	150%-200% FPL		<ul style="list-style-type: none"> <li>Children's Medical Security Plan, minimal premium</li> <li>MassHealth Family Assistance (for Children)</li> <li>Uncompensated Care Pool, full free care</li> </ul>	34 14 96
0-18	201-400% FPL		<ul style="list-style-type: none"> <li>Children's Medical Security Plan, moderate premium</li> <li>Uncompensated Care Pool, partial free care and medical hardship</li> </ul>	34 96
0-18	>400% FPL		<ul style="list-style-type: none"> <li>Children's Medical Security Plan, full premium</li> <li>Uncompensated Care Pool, medical hardship</li> </ul>	34 96
0-18	Vary	Disabled	<ul style="list-style-type: none"> <li>Kaileigh Mulligan</li> <li>MassHealth CommonHealth</li> <li>MassHealth Standard for Long-term Care Residents</li> </ul>	26 13 26
0-18	Vary	Vary	<ul style="list-style-type: none"> <li>ACT Now</li> <li>Catastrophic Illness in Children Relief Fund</li> <li>Early Intervention</li> <li>Family Planning Program</li> <li>Flexible Family Support Fund</li> <li>F.O.R. Families Program</li> <li>Growth and Nutrition Program</li> <li>Hearing Aid Program for Children</li> <li>HEAR NOW</li> <li>Organ Transplant Fund</li> <li>Pharmacy Assistance Programs</li> <li>PKU (Phenylketonuria) Special Dietary Program</li> <li>School-Based Health Centers</li> <li>Selected Local Programs section (most programs)</li> <li>Sexual Assault Prevention and Survivor Series</li> <li>Sexually Transmitted Disease Prevention Clinics</li> <li>Smoking Cessation Program</li> <li>Special Medical Fund</li> <li>Substance Abuse Prevention and Treatment</li> <li>Universal Newborn Hearing Screening</li> </ul>	45 47 48 50 60 51 52 60 84 55 103 60 56 125 57 58 59 60 61 64

Note: FPL (Federal Poverty Level) is a commonly used term referring to the Federal Poverty Income Guidelines

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19-64	0-100% FPL		<ul style="list-style-type: none"> <li>• MassHealth Basic</li> <li>• MassHealth Essential</li> </ul>	19,20 21,22
19-64	0-133% FPL		<ul style="list-style-type: none"> <li>• MassHealth HIV Expansion</li> </ul>	17
19-64	0-133% FPL	with children	<ul style="list-style-type: none"> <li>• MassHealth HIV Expansion</li> <li>• MassHealth Limited</li> <li>• MassHealth Standard</li> </ul>	17 24 11
19-64	0-188% FPL		<ul style="list-style-type: none"> <li>• Prescription Advantage Plan</li> </ul>	114
19-64	0-200% FPL		<ul style="list-style-type: none"> <li>• CenterCare</li> <li>• MassHealth Family Assistance for Adults without Children</li> <li>• MassHealth Prenatal</li> </ul>	41 16 23
19-64	All	Disabled	<ul style="list-style-type: none"> <li>• MassHealth CommonHealth</li> <li>• MassHealth Standard for Long-term Residents</li> </ul>	13 26
55-64	0-133% FPL	Disabled, asset limits may apply	<ul style="list-style-type: none"> <li>• Massachusetts Elder Service Plan (PACE)</li> <li>• MassHealth Limited</li> <li>• MassHealth Standard</li> </ul>	28 24 11
All	0-200% FPL		<ul style="list-style-type: none"> <li>• Uncompensated Care Pool, full free care</li> </ul>	96
All	201-400% FPL		<ul style="list-style-type: none"> <li>• Uncompensated Care Pool, partial free care and medical hardship</li> </ul>	96
All	0-300% FPL		<ul style="list-style-type: none"> <li>• Health Law Advocates</li> <li>• Massachusetts Insurance Connection</li> </ul>	83 33
All	> 400% FPL		<ul style="list-style-type: none"> <li>• Uncompensated Care Pool, medical hardship</li> </ul>	96
Vary	Vary	Vary	<ul style="list-style-type: none"> <li>• ACT Now</li> <li>• Family Planning Program</li> <li>• Flexible Family Support Fund</li> <li>• F.O.R. Families</li> <li>• HEAR NOW</li> <li>• Massachusetts Men's Health Partnership</li> <li>• Massachusetts Women's Health Network</li> <li>• Organ Transplant Fund</li> <li>• Pharmacy Assistance Programs</li> <li>• PKU (Phenylketonuria) Special Dietary Program</li> <li>• Selected Local Programs section (most programs)</li> <li>• Sexual Assault Prevention and Survivor Series</li> <li>• Sexually Transmitted Disease Prevention Clinics</li> <li>• Smoking Cessation Program</li> <li>• Substance Abuse Prevention and Treatment</li> </ul>	45 50 60 51 84 53 54 55 103 60 125 57 50 59 61

Note: FPL (Federal Poverty Level) is a commonly used term referring to the Federal Poverty Income Guidelines

## Seniors

Age	Income	Other	Program	Page
60+	0-100% FPL	Disabled, asset limits may apply	• Home and Community-based Waivers	29
60+	<\$20,351/yr	Functionally impaired	• Massachusetts Home Care Program	85
60-64	0-100% FPL		• MassHealth Basic • MassHealth Essential	19,20 21,22
60-64	0-133% FPL		• Massachusetts Elder Service Plan (PACE) • MassHealth HIV Expansion	28 17
60-64	Vary	Disabled	• MassHealth Standard for Long-term Care Residents	26
65+	0-100% FPL	Asset limits may apply	• Home and Community-based Waivers • Massachusetts Elder Service Plan (PACE) • MassHealth Limited • MassHealth Senior Buy-In (QMB) • MassHealth Standard	29 28 24 27 11
65+	0-188% FPL		• Prescription Advantage Plan	114
65+	100-135% FPL	Asset limits may apply	• Massachusetts Elder Service Plan (PACE) • MassHealth Buy-In (SLMB and QI-1)	28 27
All	0-200% FPL		• CenterCare • Uncompensated Care Pool, full free care	41 96
All	201-400% FPL		• Uncompensated Care Pool, partial free care	96
65+	0-400% FPL		• Boston Mayor's Neighborhood Pharmacy Program	105
65+	All		• Medicare • Medicare-Approved Drug Discount Card • Medicare at Community Health Centers • Medicare Managed Care • Medigap (Original Medicare with Supplemental Ins.) • Original Medicare	65 74 73 72 70 67
Vary	Vary	Vary	• ACT Now • HEAR NOW • Massachusetts Men's Health Partnership • Massachusetts Women's Health Network • Organ Transplant Fund • Pharmacy Assistance Programs • PKU (Phenylketonuria) Special Dietary Program • Selected Local Programs section (most programs) • Sexual Assault Prevention and Survivor Series • Sexually Transmitted Disease Prevention Clinics • Smoking Cessation Program • Substance Abuse Prevention and Treatment	45 84 53 54 55 103 60 125 57 50 59 61

## Programs by Category

Category	Program	Page
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	• Comprehensive Health Insurance Initiative (CHII)	80
	• HIV Drug Assistance Plan (HDAP)	109
	• Massachusetts Insurance Connection	33
	• MassHealth HIV Expansion	17
	• National Organization for Rare Disorders (NORD)	111
	• Pharmaceutical Research and Manufacturers of America (PhRMA)	113
	• Ryan White Treatment Fund	122
	• Substance Abuse Prevention and Treatment	61
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	• Community Health Centers	79
	• Dental Care Programs	115
	• MassHealth programs	9
	• Selected Local Programs	125
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	• Massachusetts Insurance Connection	33
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	• MassHealth Standard	11
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	• Hearing Aid Program for Children	60
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	• Shriners Hospital for Children—Springfield (orthopaedics)	93
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	• Insurance Partnership	30
	• MassHealth Family Assistance programs	14,16
	• Medical Security Plan	86
	• Mini-COBRA	89
	• Small Group Insurance	94
Free Clinics	• Cape Cod Free Clinic in Falmouth	127
	• Sexually Transmitted Disease Prevention Clinics	58
	• Sharewood Project of Tufts University School of Medicine	132
	• Worcester District Medical Society	134

Category	Program	Page
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	• Children’s Medical Security Plan	34
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	• Hampshire Health Access	130
	• Healthy Start	36
	• HIV Drug Assistance Plan (HDAP)	109
	• Massachusetts Insurance Connection	33
	• Massachusetts Men’s Health Partnership	53
	• Massachusetts Women’s Health Network	54
	• MassHealth CommonHealth	13
	• Medical Security Plan	86
	• National Organization for Rare Disorders (NORD)	111
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	• Massachusetts Elder Service Plan (PACE)	32
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<b>Category</b>	<b>Program</b>	<b>Page</b>
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	• MassHealth Standard	11
	• Medical Security Plan	86
	• School-based Health Centers	56
	• Substance Abuse Prevention and Treatment	61
	• Veteran's Health Administration	97
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	• MassHealth Essential – Premium Assistance	22
	• Medical Security Plan	86
	• Mini-COBRA	89
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# Production Notes

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